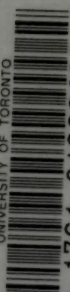
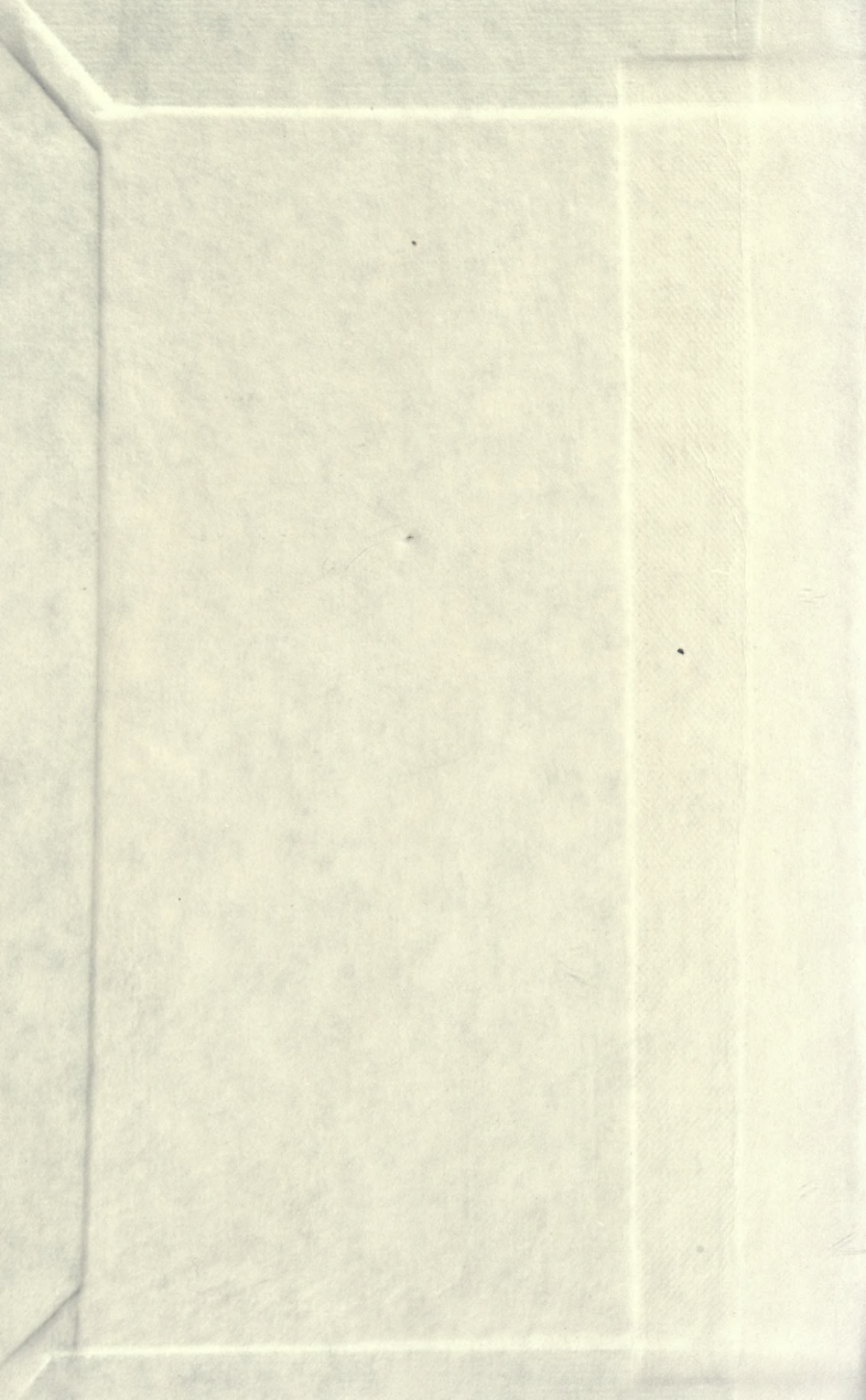


UNIVERSITY OF TORONTO



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A HISTORY OF OUR FIRM

PRINTED FOR PRIVATE CIRCULATION

A
HISTORY OF OUR FIRM

BEING SOME ACCOUNT OF THE FIRM OF
POLLOK, GILMOUR AND CO.
AND ITS OFFSHOOTS AND CONNECTIONS
1804 — 1920

BY
JOHN RANKIN

SECOND EDITION, REVISED

185706.
23.11.23.

LIVERPOOL
HENRY YOUNG & SONS, LIMITED
1921

TO MY WIFE

I DEDICATE THIS MY ONLY
ATTEMPT AT BOOK-MAKING

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A HISTORY OF OUR FIRM

INTRODUCTION TO THE SECOND EDITION

The book is an attempt to collect some memorials of the co-partnerships of the firm of Pollok, Gilmour & Co., and its numerous connections and offshoots. The Company has witnessed the many changes and developments of nearly 120 years, among which are the complete transformation of the conditions of commerce which has been brought about by the introduction of the steamboat, the replacement of the stage-coach by the railway, the reduction of the Atlantic passage from four weeks or more to little over four days, the marvellous acceleration of communications produced by these changes, as well as by the introduction of the telegraph, the telephone, the submarine cable, the motor, the aeroplane, the submarine, the seaplane, and much else. The story of a firm which has had to adapt itself to all these changes is worth telling, especially if I could hope to trace in detail the alterations in business methods which they involved.

Unfortunately the task is undertaken under manifold difficulties. The original partners have long since passed away, as have also their immediate successors, and loquacity was not a weakness of either generation. Consequently much that might have been conveyed from father to son has been lost, and the founders of the firms have left few written records behind them. I have always felt an interest in the subject, and regret not having taken fuller advantage of the opportunities which were—but are no longer—at my disposal. Much that I did hear I have forgotten, and I can only put together loose notes of what information is yet available. The pity is that the writing was not undertaken some thirty years ago, when the memory of some predecessor could have furnished greater stores. If fully told I believe the firm's career would furnish one of the romances of commerce.

Of the men who led the concerns I have heard more than of the actual working and details of their business, for they were stirring men with well-marked characters. Hence my pen is more readily attracted to gossip and the discussion of individuals than to the analysis of business methods. It is a fault I fear I am unable to correct, for my fixed material is not great. It is, however, enhanced by the records of two lawsuits—going to law was ever a luxury dear to our Scottish forefathers, and to have what was termed “a guid gauning” law

plea was only a sign of their respectability, and lent them prestige. I have also some partnership dates and other particulars kindly furnished by Messrs. A. & G. Young, who under that title, or until 1872 as G. & A. Young, were ever our Scottish solicitors.

In these circumstances the method I have followed has been, in successive chapters, to sketch briefly the history of the parent firm and of each of its offshoots in chronological order; following each sketch I have given some account of the principal members of each firm. Where, as has often happened, the same man has belonged to more than one of the firms, I have written about him in connection with the firm which he founded, or with which he was most closely associated. I have added a chapter on ships and captains, and in a chapter headed 'Retrospective and Discursive' have gathered up sundry memories and reflections which had not found a place elsewhere. Finally, I have, in part, printed in an appendix an interesting narrative of a business tour in America made by Allan Gilmour senior in 1828-9.

It may be convenient at the outset to avoid confusion by setting out the names of all the allied firms.

The original firm was :—

Pollok, Gilmour & Co., Glasgow.

The others were :—

Arthur Pollok & Co. (existed previously, but continued on), Grangemouth, Scotland.

✓ Gilmour, Rankin & Co., Miramichi, New Brunswick.

Robert Rankin & Co., St. John, New Brunswick.

Allan Gilmour & Co., Quebec.

William Ritchie & Co. (afterwards Gilmour and Co.), Montreal, Canada.

Gilmour & Co., Ottawa, Canada.

J. Young & Co., Hamilton, Canada.

Arthur Ritchie & Co., Restigouche, New Brunswick.

— Ferguson, Rankin & Co., Bathurst, New Brunswick.

Rankin, Gilmour & Co. (now Rankin, Gilmour and Co., Ltd.), Liverpool.

Hoghton, Rankin & Co., New Orleans, U.S.A.

Pollok, Hoghton & Co., Mobile, U.S.A.

John & William Pollok, Calcutta.

Gilmour, Rankin, Strang & Co., London.

One of the most remarkable features in the history of the firm is that for two generations almost all the partners, both of the parent firm and of its branches, came from the same parish, where they had been taught by the same schoolmaster and preached to by the same minister. Some account of this background to the firm's history seems appropriate to this place.

The parish of Mearns in Renfrewshire is about eight miles from Glasgow, in undulating country and with good soil ; yet even to-day it is untouched by the railway. It is and was peopled by small lairds and tenant-farmers with their dependants, and the few craftsmen—smith, carpenter, and the rest who are to be found in every village. In the district, a century ago, there were to be found families of Pollocks, Gilmours, Rankins, Ritchies and Hutchisons, long planted in this and the neighbouring parishes, and linked together by many intermarriages, and by the universal clannishness of Scottish districts. They were a long-living, shrewd, hard-headed, hard-working, thrifty race, attending assiduously to their own business, and little disturbed by what passed in the growing city near-by, or in the greater world beyond. But when one or two of them went out into the world and began to prosper, it was natural that they should find places for cousins and nephews and brothers ; and so it was that in the first half of the century men from the Mearns were spread out in the New World, organising new outlets for business, and starting to make fortunes for themselves, with which they came back to buy estates in their native land, with the homing instinct of the Scot.

The chief centre of population in the Mearns was the village or hamlet called The Newton, which lay in a corner of the parish, at a junction of roads. To-day, and I do not think there has been much

change; it consists of a modest inn, a post-office, a branch of a Glasgow bank, open for a few hours in the week, a joiner's shop, a smithy, a small purveyor's shop, and a few detached buildings. The village contains neither the church nor the school. These lay some quarter of a mile nearer the centre of the parish, and no doubt represent the site of the 'old town' of the Mearns, before The Newton grew up by the cross-roads.

The church is a square-built, quaint, rather ugly building, like most Scottish churches. Here for thirty-five or forty years the parishioners enjoyed the ministrations of the Rev. Mr. McKellar. His congregation was no doubt a critical one, and consisted not only of the heads of houses and all their families, but 'the man-servant and the maid-servant' who faithfully attended every 'session of worship.' All arrived early—the women-folk decorously taking their places forthwith in the 'Heritor's Pew' attached to their farm; while the men discussed parish affairs, and the state of crops and markets, outside the church door until they were assured the minister had ascended the pulpit stairs and awaited them.

Mr. McKellar was a courtly, cultivated gentleman, and his interests did not cease with his clerical duties. Especially was he in close sympathy and touch with the adjacent parish school, and with its master Mr. Jackson.

To the latter should be assigned a prominent place in this history, for though he was not of the firm, yet had it not been for him there would probably have been no justification for this writing. To him came the hopefuls of the parish, and not a few were attracted from adjoining parishes. Tall, erect, an iron-grey man, he was a disciplinarian, yet had something in his manner that attracted. He was a student of character as well as of books and of his art, and it was his work on the crude material which furnished the greater number of the striking characters, that built up the early fortunes of the firm of Pollok, Gilmour & Co. and its branches. He may be said to have moulded two generations of the firm. Among those whose work and character will be subsequently described, he trained, wholly or in part, Allan Gilmour senior, John Pollok, Arthur Pollok (the original partners of the firm), James Gilmour, Alexander Rankin, Allan Gilmour junior, Robert Rankin, John Rankin, William Ritchie, Arthur Ritchie, Robert Ritchie, Richard Hutchison, James, John, and David Gilmour (A. G. junior's brothers). He was a schoolmaster of the excellent type that Scotland then produced for her village schools, a scholar himself, with an apt faculty for imparting knowledge to others. While he instilled into his pupils the three R's and dipped with them into the classics, he was not one to spare the rod and spoil the child. I have heard my uncle tell of

the skill with which he could throw the 'tawse' from one end of the class-room to the other, to alight with unfailing accuracy before the nose of the offending boy; then followed, in injured tones, the order, 'Bring those tawse here, sir'—an order to be obeyed not without apprehension.

Almost under the shadow of his old school there lived, until 1914, Mr. James Pollok, Laird of Blackhouse and several other adjoining properties—a fine old Scottish gentleman, modest about his age as about all else, he did confess with a twinkle to being over eighty. As a boy he knew several of those who contributed their lives to P., G. and Co., and was at school with James Gilmour. Of his old schoolmaster, Mr. Jackson, he writes, 'As a teacher he was exceedingly competent; was well up in all the branches of education of his day, including the classics; and he had that magnetic influence which does more to bring boys on than severity.'

My resources do not enable me to chronicle the achievements of those whom he sent to the University. Doubtless there were several, for the custom of Scottish country life of that period enacted that every 'lad of parts' should be given his chance to bring credit on the family, even though his parents had to stint themselves, and his brothers bide at the plough-tail all their lives. It was a law the chief merit of which lay in the splendid sacrifices which its faithful fulfilment involved: its vital

principle, well-meaning but misguided philanthropy is now endeavouring to dole out of existence.

I have put Mr. Jackson and his work in the forefront of my story because it would ill become a Scotchman, in telling how a group of country-bred youths built up a great business, to forget the village schoolmaster who trained them.

It is fitting, perhaps, that the following letter from one of Glasgow's leading shipowners should find a place in the introduction to the second edition of this book, for Mr. Nathaniel Dunlop was a contemporary of many of the men who appear in this history, and as eminently a St. Lawrence and British North America man, was competent to pass an opinion on them.

Shieldhill,

Biggar, N.B.,

20th May, 1909.

Dear Mr. Rankin,

I have completed the reading of the History of your firm, and now have the pleasure of returning the book to its owner.

I gave the leisure of the whole time since it came, to its perusal, and I think I may claim to have had more enjoyment in it than any other reader, apart from yourselves, is likely to have had. This because, when I entered business over 60 years ago, I was placed in the midst of your firm's business activities; I was acquainted with some of its leading members, and familiar, too, with much of its history. It has been like living again through that wonderful period of my young life when so many great chiefs of industry filled the ground around, and the future was full of promise.

I have nothing really to add to or take away from the story you have told. It was a wonderful time when men from Ayrshire, Lanarkshire, and Argyllshire—all mostly of the same stock—men with big heads, full of courage and enterprise, abounding energy, and the highest integrity, went out into the fields of foreign trade that were waiting to be opened up, founded great industries, and spread themselves out in every direction. Among these were not only those of whom you write—the Gilmours, Polloks, and Rankins, with their immediate relatives and friends—but there were the Allans, who founded the business with which I am connected, establishing themselves in Canada as pioneers; the Gillespies from this neighbourhood, who founded the Gillespie-Moffat firms of London and Canada, and the timber-trading houses of Quebec which bore their name. There were the Patersons and the Greenshields from Ayrshire, the Smiths and Workmans who first in Ireland opened up the linen trade, and later became great warehousemen and shipowners in Glasgow, founding the City Line of sailing ships and steamers to India; the Burnses, who became coasting and foreign steamship owners associated with the Cunards in the great Atlantic Line; the McKenzies, McKinnons, and Halls from Kintyre, who founded the British India Co.; the Kidstons, shipowners and iron merchants, and a host of minor men filling up the intervening spaces in trade—men of individuality and force.

I was, as I have said, plunged more than 60 years ago into the heart of this work, and had an opportunity, afforded to few, of seeing the rise, the culmination, and alas, the setting of some of these honoured names. I think you fairly well describe the characteristics of the Glasgow house of your old firm. I did not expect that the bit of temper which distinguished the Gilmour lot had been noticed by any but myself. The 'Allan' of my time sometimes exhibited it, but he had it in beautiful subjection in dealing with his fellows. He was a lovely character in business, though perhaps severe in his private dislikes.

George Sheriff, who has not stood high in your esteem for initiative and ability, had good parts, but was completely overshadowed by Mr. Gilmour, and any force that might be native to him had no scope. He looked after the sale of the timber, and when P., G. & Co. resolved to wind up the business he was too old to strike out afresh for himself. His eldest son—one of the big family—and the partner he took into business with him to carry on the timber agency, had not the opportunity to make their mark: times had changed.

Speaking of temper, I mentioned at my club to-day, at lunch, to an old legal friend who was near me, that I was reading with interest your book and the history of P., G. & Co., when he exclaimed, 'It is curious; I have to-day been engaged on a question relating to the Eaglesham Estates of a later generation of the Gilmours of Eaglesham,' and without a word from me he said, 'they have a bit of the temper for which the old folk were distinguished.' Such incidents as these are very curious.

It is also, as you say, strange to think that your firm, so closely associated with Canada in its early history, should be entirely separated from it now. But many similar changes could be pointed to. To me the pleasure of having lived among and known so many of these fine old men is great indeed. But, alas, it is chastened by the thought how completely many of them have passed away.

You have done a good service in writing the history of your firm, and your trade review, which is at once accurate and comprehensive, is excellent. What a fine example some of your grand old men have set to the younger generation.

With kindest regards,

Believe me,

Yours sincerely,

NATHANIEL DUNLOP.

John Rankin, Esq.,
67, South John Street,
Liverpool.

CHAPTER I

POLLOK, GILMOUR and CO.

Opened 1804

Closed 31 December, 1873

John and Arthur Pollok, brothers, and Allan Gilmour (to avoid confusion hereafter referred to as Allan Gilmour senior) passed their boyhood's days together at the Mearns school, in the eighties and early nineties of the eighteenth century. To judge by his correspondence, Allan Gilmour senior may not have been as proficient, or at any rate not as diligent, a pupil as the Polloks. For some time thereafter they seem to have gone on different ways. Allan Gilmour senior carried on a small timber business in the Mearns, but when we next meet him in 1804, he has blossomed into a timber merchant, trading in Glasgow, and there is some ground for supposing that before this date he had made a trip to Norway, and had conceived the idea of importing timber thence.

Meanwhile the Polloks seem to have been bound apprentices to their uncle in Glasgow, who, on the expiry of their indentures, sold the business to them. It would appear that already before this date

the Polloks, or Arthur Pollok alone, had done some timber business at Grangemouth. Certainly, after the firm of P., G. & Co. was founded at Glasgow, a business was for many years continued at Grangemouth under the style of Arthur Pollok & Co. Perhaps it was through their mutual interest in the timber trade that the Polloks were led to renew their old connection with their schoolfellow, Allan Gilmour senior.

In 1804, Allan Gilmour being then twenty-nine, John Pollok twenty-six, and Arthur Pollok twenty-four, the three young men from the Mearns joined in co-partnership as Pollok, Gilmour & Co. Their office was at 119 Stockwell (now Stockwell Street), Glasgow, and here it remained until in 1824 they removed to 6 (afterwards renumbered 19) Union Street. This property, consisting of the street flat and sunk storey with cellars, was purchased by the Company, and held until its re-sale, after the dissolution of the firm in 1874. It is now occupied by a branch of the British Linen Company's Bank.

Some years ago Mr. William Ritchie—the heir of Mr. William Ritchie herein named—lent me, for transcription, a copy of the first articles of partnership of Pollok, Gilmour & Co. The articles read:—

John and Arthur Pollok, Grocers in Glasgow, and Allan Gilmour, Timber Merchant there, having agreed to

Trade in Company, at Glasgow under the Firm of Pollok, Gilmour & Co., and at Grangemouth under the Firm of Arthur Pollok & Co., here bind themselves to observe the following resolutions, viz. :—

1st. That their Joint Stock shall amount to Three Thousand Pounds, One Thousand of which to be advanced by J. Pollok, One Thousand by A. Pollok, and One Thousand by A. Gilmour, and on no account shall any of them draw out any part of their stock, but if it is thought advantageous, they shall have it in their power to advance their Stock equally to whatever sum they may find convenient.

2nd. That a proper Sett of Books shall be kept (of which this is Day Book A/c) in which shall be narrated every Transaction of the Concern, and the Said Books shall be regularly Balanced on the 31st day of December annually.

3rd. That they shall all pay their whole attention to this business, and none of them shall be concerned in any other, either directly or indirectly, without the consent of the other Partners, and they shall receive equal Shares of the Profit, or sustain equal proportion of the Loss that may arise from their dealings, but none of them shall draw out any of the profit that may appear at Balancing untill the next Balance following, and if at that Balance there is again a profit (and not otherwise) the former profit may then be taken out. It being understood that Subsisting money shall be allowed, but that this shall not exceed the Sum of One hundred pounds to each Partner per Annum.

4th. That this Contract shall continue for Six Years from this date, but any of the Partners shall have it in his power to withdraw from the same at the end of Three Years from this date, upon his having given intimation in writing to the other Partners Twelve Months before, in the event of which two-thirds of his Share of Stock and profit shall be paid him in 3 equal moities at Three, Six, and Nine Months after said Balance, and whatever part may be collected of his

remaining one-third at the following Balance shall then be paid him, and so on, at every succeeding Balance.

5th. That in the event of the Death of any of the Partners before the expiry of this agreement, the Stock and Share of profits of said Partner, as appeared at the preceding Balance, with Interest thereon from the date of said Balance, shall be paid at the following Balance, the two-thirds in Three, Six, and Nine Months, and the remaining one-third as above stated in case any of the partners shall withdraw from the Concern.

6th. That if any difference shall arise during the Term of this Copartnery between any or all of the Partners, the same shall be adjusted according to the opinion of Men uninterested and experienced in business, mutually chosen.

We hereby promise in the transacting of this business most pointedly to adhere to the above Six Resolutions, and upon the request of any one of us, these with whatever others that may be thought proper by us all, shall immediately be extended on a proper Stamp in a Legal Manner, and untill then we consider ourselves as completely bound to observe the above as though it was extended in a Legal Manner on proper Stamped paper. Signed this first day of January, One thousand eight hundred and Six Year.

Signed JOHN POLLOK

„ ALLAN GILMOUR

„ ARTHUR POLLOK

It will be noticed that the date of these articles is 1 January, 1806. In this narrative I have given the date of the foundation of the firm as 1804, on information received from numerous sources. This date is supported by the evidence of John Pollok in *Gilmour v. Gilmour* (1852), in which he says, 'The company (P., G. & Co.) was formed about the year 1804.' Note the Scottish caution of 'about,'

a self-guarding caution apparent in other parts of his evidence ; the possibility of his being challenged as to the date 1806 in the articles of co-partnership may have presented itself to his mind. But two dates would be firm in John Pollok's memory as in any other business man's—the date of his first going into business, and the date of his first partnership. He had not to trouble himself about any marriage date, for he never married. I take the view that the three men were from 1804 to 1806 working together and practically in partnership, yet not under any formal agreement. How else could these canny Scots have got the mutual confidence which led them to hotch-potch their savings under so informal an agreement? Though they had been at school together, they would scarcely have come at once into binding partnership without the mutual experience which two such years would give them. I prefer, therefore, to adhere to the date 1804 as the date of the foundation of the firm. In any case, there are only two years in doubt.

I have spoken of the agreement as informal. They seem not to have been afraid of being their own lawyers, and the agreement was evidently home-drawn (*vide* clause 4, '3 equal moities'), and merely an unwitnessed writing on the front page of their day-book. And there is no evidence of there being any subsequent agreement of a more formal kind. It was under the terms of this document that

Allan Gilmour senior was paid out when the partnership was dissolved, as will be seen below, and under its terms that he quarrelled with his partners for going to live during the summer months some four miles distant from the office as being a breach of the agreement.

In the original firm, thus humbly started with a capital of £3,000, Allan Gilmour senior seems to have been the traveller, the investigator, and not a little of a pioneer. It was he who made journeys to North America (an enterprise not lightly undertaken in those days) and to Norway, to open out new lines of trade. One does not hear of the Polloks having been abroad at any time. John acted generally in the markets of England, Scotland, and Ireland, vending the Canadian, Norwegian, and Baltic produce imported by the firm, or (later) shipped by their branches under contracts with home consumers. Arthur Pollok was an office man, controlling the finances, and restraining, so far as he could, the somewhat ambitious enterprises of Mr. Gilmour.

As to the methods of the office, it may be noted that the partners—at any rate, Messrs. John and Arthur Pollok—sat in a box-like arrangement in the vestibule, something like a porter's lodge, in order that anyone going in might have an opportunity of putting his business before the partners—or, as is equally probable, in order that the

partners might see all that was going on. It was and is an unusual course ; but for long it was adopted by all the concerns, with this modification, that instead of the senior it was the junior partner who sat in the outer office, and was thus enabled to take part or not, as he pleased, in anything that was passing at the counter.

Of Allan Gilmour senior's very daring enterprises in America something will be said later. When at home he lived with the two Polloks at a house which still stands (or stood on the occasion of the writer's last visit to Glasgow), 24 Carlton Place, 1 near Jamaica Street Bridge, which remained the property of the firm till sold in 1855. Across the road there was a smooth stretch of greensward down to the river carefully protected, or was so recently. In the river in front lay the firm's timber-rafts, sent up from Port Glasgow for the local supply at Glasgow—the Clyde was then a mere stream. The house has become a machine-shop, but it still bears traces of having been a stately, dignified terrace-house, and could have claimed relationship with the 'mansion' of to-day. In this house the partners lived a very retired, but a pleasant and kindly life. Though they spared little time from their business, they could relax and have their little functions. In an old letter before me from an Irish client of P., G. & Co. I read : ' I often think of the quiet, pleasant little dinner parties at 24 Carlton Place,

of the three old gentlemen with their solicitor, Mr. Young,' who lived at No. 22, next door ; and, doubtless, the port, if not the toddy, would pass merrily. But long hours of business, hard work, toddy, and even the smoke of Glasgow did not diminish the longevity of the partners, though Glasgow is not exactly the place to attract anyone in search of long life. The resident partners in P., G. & Co. must have been Fortune's favourites, or owed much to the healthy simplicity of the Mearns ; for Allan Gilmour senior died in his seventy-fourth year, John Pollok in his eighty-second year, Arthur Pollok in his ninetieth year, Allan Gilmour junior in his eightieth year, and George Sheriff in his eightieth year ; and I might fairly add that Daniel Carmichael, disappointed of his partnership, was prematurely cut off in his seventy-third year. This gives an average of as near eighty years as makes no matter.

It is evident that the three partners, during the years of their association, lived in a relation of singularly intimate and cordial friendship. Their sharing a single house would be enough to prove this, but there is further proof both of their friendship and of their kindly memory of the country parish whence they sprang. They seem to have arranged for and prepared their burial-places, corresponding in size and position on either side of

the Mearns church burial-ground. They appear also to have erected their monuments beforehand, differing in form, ample in size, and of the period sufficiently stately. Allan Gilmour senior's heir, however, seemingly forgot to make any record of his birth, death or virtues, although three ample tablets were provided for the purpose; they stand to-day entirely free of the mason's art.

To return to the early progress of the firm, P., G. & Co. early obtained control over a large import business from the Baltic in such articles as tar, hemp, and flax, but their chief staple was wood—in the early days from the Baltic, and later from British North America. The development of the latter business was the chief work of Allan Gilmour senior. After he had made one or more voyages to Canada, and had seen the potentialities of the lumber trade there, the decision was made to open a house at Miramichi, and in the year 1812 James Gilmour (the brother of Allan Gilmour senior) and Alexander Rankin, both of whom had been educated at the Mearns school, and had some experience in the Glasgow office, were as cadets despatched there. When it was found that these gentlemen had satisfactorily acquitted themselves at Miramichi, and that there were prospects of still further developments, other young men, mostly relatives, mostly connected with the Mearns parish, and mostly after some probation in the Glasgow office, were sent to

be under tutelage at Miramichi. Among these I would mention :—

John Rankin (Mearns), went out about 1814.

Robert Rankin (Mearns), went out 1818.

Allan Gilmour (Mearns), went out 1821.

William Ritchie (Mearns), went out 1822.

Arthur Ritchie (Mearns), went out 1825.

Robert Ritchie (Mearns), went out 1825.

Richard Hutchison (Mearns), went out about
1825.

Francis Ferguson (Dunlop), went out 1829.

John Ferguson (Dunlop), went out about
1832.

In due time these were again drafted out from Miramichi to form or take their parts in the various firms enumerated above (p. 4). In this way were founded the houses of Gilmour, Rankin & Co., Miramichi (1812); Robert Rankin & Co., St. John (1822); Allan Gilmour & Co., Quebec (1828); William Ritchie & Co., Montreal (subsequently Gilmour & Co.), (1828); Arthur Ritchie & Co., Restigouche, New Brunswick (1833); Ferguson, Rankin & Co., Bathurst, New Brunswick (about 1835). The capital for these concerns was largely provided by the parent firm, and so far as the personal element went the control fell principally to Allan Gilmour senior. It was he who mainly selected the young men, and he had indited a special ' Letter of Instructions ' to them, of which he was very proud. He

frequently crossed and recrossed the Atlantic, to inspect the branch houses, and before he returned always left precise instructions as to the work to be done by the foreign partners before the next season. Till 1839 all matters, including domestic, concerning the foreign houses and their stores, fell to be dealt with at Glasgow. Spring and autumn orders for these stores would be a heavy matter ; except absolute provisions, everything had to come from this side to meet the wants of small communities on the other. When the foreign houses began shipbuilding (as will be recorded below), all but the wood itself for the various shipyards had to go from this side. The store requisition sheets would literally cover everything from a needle to an anchor.

The development of this very varied business, and the connection with the foreign houses, involved the gradual building up of a large fleet of ships. P., G. & Co. early entered upon shipowning—true, in a very modest way—in what year I cannot tell ; but before Allan Gilmour senior retired from the firm its fleet, I have heard, had become the biggest in the United Kingdom, and that in the thirties and forties it numbered over 100 vessels. One informant states 130. No doubt the latter number would include vessels which had been sent home for sale, but which, from absence of market, would from time to time have to be sailed.

The first thirty years of the firm's existence thus saw a very rapid growth in wealth and importance. I like to think of these three stalwarts, born in comparative obscurity, making for themselves a position in the front rank of commercial life by the remarkable strength of their characters, and at the same time inspiring others with intense enthusiasm.

But with wealth came the breaking up of the old close friendship between the partners. The breach may have come about gradually, but it showed itself in a marked way in 1837. The Polloks had bought an estate named Broom, about four miles outside Glasgow, where they went to live during the summer months. To this Allan Gilmour senior demurred very strongly. He took his stand on Clause 3 of the articles of partnership, which required that the partners should 'pay their whole attention to the business,' and forcibly asked how it would be possible for them to do this at such a distance from Glasgow! He also asserted (and perhaps this was a principal cause of bitterness) that the Polloks had purchased the property of Lochlibo, in the Mearns, over his head. His letters show that in this matter he was very irate, and from what one hears of his temperament, one can understand that his irritation was ever an increasing quantity. The following year (5 January, 1838) he retired from the firm.

The basis for paying him out was the balance sheets of the foreign concerns as on 30 June, 1836, and the balance sheet of P., G. & Co. as on 30 June, 1837. On this basis he received, in accordance with the articles of partnership, on 24 January, 1838, the sum of £150,000. This was a good return on the £1,000 he had invested thirty-two years before, and it must be remembered that he had been buying some properties meantime. His subsequent correspondence gives very clear and terse intimation that he did not feel he had got out of the concern all he ought to have.

Though feeling between the former partners must have been pretty strained, he had continued to live with the Polloks till shortly before his retirement from the firm. Then, for a short period, he took a house for himself in Glasgow, and finally, having purchased the property of Hazledean in the Mearns, he removed there. For some time previously he appears to have been nursing a scheme for the disruption of the firm, which, however, to his annoyance, survived his withdrawal. He either believed, or professed to believe, that the timber trade was going to ruin, and did his best to persuade the foreign partners, other than the Polloks, especially his nephew, Allan Gilmour, to come out 'while there was yet time.'

The retirement of Allan Gilmour senior involved the reconstruction of the firm, and

Allan Gilmour, of the Quebec house, who now came to Glasgow, Alexander Rankin, of the Miramichi house, and Robert Rankin, founder of the Liverpool house of Rankin, Gilmour & Co., which had been established in 1838, were also admitted to partnership in P., G. & Co. as from 1 January, 1839.

The following succinct statement of the later history of the firm has been supplied by Messrs. A. & G. Young :—

Messrs. John Pollok and Arthur Pollok retired from business as at 31 March, 1853, and the notice of their retiral shows that besides the original Glasgow firm of Pollok, Gilmour & Co., there were then in existence the following firms, viz. :—

- (1) Rankin, Gilmour & Co., at Liverpool.
- (2) Allan Gilmour & Co., at Quebec.
- (3) Gilmour & Co., at Montreal.
- (4) Gilmour & Co., at Ottawa.
- (5) Gilmour, Rankin & Co., at Miramichi.
- (6) Robert Rankin & Co., at St. John.
- (7) Ferguson, Rankin & Co., at Bathurst.
- (8) Hoghton, Rankin & Co., at New Orleans.
- (9) Pollok, Hoghton & Co., at Mobile.

Mr. John Pollok died at Broom House, Renfrewshire, on 14 February, 1858.

Mr. Arthur Pollok died at Lismany, County Galway, on 30 January, 1870.

The partners of the firm, after the death of Mr. Alexander Rankin and the retirement of the Messrs. Pollok, would thus be Mr. Allan Gilmour, of Glasgow, and Mr. Robert Rankin senior, of Liverpool. A Contract of Copartnery executed in 1861 shows that in the interim between the retirement of the Messrs. Pollok and that date, Mr. George Hoghton, merchant, of Liverpool, and Mr. William Strang, merchant, in London, had

been admitted as partners of the firm. The terms of the contract are a little vague as to whether Messrs. Hoghton and Strang were partners of the Glasgow house before the contract in question, but the inference is that they were. They certainly, if not previously admitted, did become partners by the contract of 1861, and at the same time there were admitted Mr. Robert Rankin junior, merchant, in Liverpool, and Mr. George Sheriff, merchant, in Glasgow. The contract deals *inter alia* with the Glasgow, Liverpool and London houses, and it is provided that Mr. Gilmour, of Glasgow, and Mr. Sheriff only should be entitled to use and subscribe the name of the Glasgow firm of Pollok, Gilmour & Co., that Messrs. Rankin senior, Hoghton, and R. Rankin junior, only should be entitled to use and subscribe the name of the Liverpool firm of Rankin, Gilmour & Co., and that Mr. Strang alone should be entitled to use and subscribe the name of the London firm of Gilmour, Rankin, Strang & Co.

On the retirement of Mr. George William Hoghton, and the death of Mr. Rankin senior, the partners left were Mr. Gilmour, of Glasgow, Mr. Strang, Mr. Robert Rankin (formerly known as junior), and Mr. Sheriff.

Mr. Gilmour, of Glasgow, retired from the concern on 31 December, 1870, and he survived until 18 November, 1884.

Mr. Gilmour, of Glasgow, was thus a partner of the firm of Pollok, Gilmour & Co. from 1 January, 1839, to 31 December, 1870, but his connection with the concerns dates from 1821, when he went to St. John, New Brunswick. He was transferred to Quebec in March, 1828, and returned to Glasgow in 1838-39 at the time of his admission as a partner of the Glasgow house.

At the time of the retirement of Mr. Gilmour, of Glasgow, viz., 31 December, 1870, Mr. John Rankin, Liverpool, was admitted a partner of the Glasgow house as well as of the Liverpool and London firms.

Mr. George Sheriff retired on 31 December, 1873, and the concern of Pollok, Gilmour & Co. was then wound up.

and the firm ceased to exist, having, as has been seen, carried on business continuously from 1804.

From the time of the retirement of Allan — Gilmour senior, the control exercised by the parent firm over its offshoots became less close, and the work of dealing with the foreign houses came to be divided between P., G. & Co. and the Liverpool firm of R., G. & Co. When Mr. Allan Gilmour came to Glasgow, and Mr. Robert Rankin to Liverpool, the work of supplying the foreign houses was divided, to meet the special facilities of the respective places. The business of bankers for the general traders, who had outgrown the stage of being supplied from the firm's stores abroad on wholesale terms, and the supplying of a number of shipbuilding clients, nearly all came to Liverpool. The ship management and ships' accounts, so long as the wooden ships lasted, fell to Glasgow—Mr. Allan Gilmour having special capabilities therefor. He and Mr. Robert Rankin were altogether opposed to abandoning wood for iron ships, and it was only after much persuasion that they were induced to consent to the building of the iron ship *St. Mungo*. With the management, however, they would not identify themselves, and this went to Mr. Strang, London, so long as they remained in business; thereafter it came to Liverpool.

Owing to realizations, the wooden fleet—once the biggest in the United Kingdom—had been reduced to eight or ten at the time that Pollok,

Gilmour & Co. ceased to exist, and these were taken over by R., G. & Co. and G., R., S. & Co., and managed from Liverpool.

Indeed, after Mr. Gilmour's retirement, the Glasgow house ceased to have any effective existence. Whether Mr. Sheriff had capabilities I doubt—at any rate he initiated nothing. Mr. Strang and Mr. Robert Rankin junior were very unwilling to continue him as partner, but Mr. Gilmour's influence and firmness prevailed.

At the expiration of the partnership in 1873 Mr. Sheriff elected to retire from business, and the house, after years of honourable and successful dealing, ceased to exist. Mr. Sheriff's eldest son John, and James Hunter, son of the Mearns schoolmaster, who had both been in the Glasgow office for soem years, then joined in partnership as Hunter, Sheriff & Co. to conduct the old timber business. James Hunter had up till then been right-hand man in the office. They conducted a fairly successful business for several years, but misfortunes overtook them, not altogether through their own fault. James Hunter died shortly afterwards. Mr. John Sheriff died 10 September, 1908, suddenly, whilst on a visit to Arran.

The following is an extract from an article in the *Scottish Field* of 10 November, 1910 :—

' The firm of Pollok, Gilmour & Co. took part in the rise and development of the Canadian lumber trade, and also

saw the culmination and decline of the wooden shipbuilding industry. The extent of the firm's operations is indicated by the inscription on the frame of an oil painting at Woodbank of the good ship *Marchioness of Queensberry*: "The property of Pollok, Gilmour & Co., Glasgow. Built at St. John, New Brunswick, 1824, by themselves. The largest ship in the lumber trade, and of the 78 vessels composing the fleet of Pollok, Gilmour & Co. the only one that made three voyages in one season." The firm at first traded only with Norway and Sweden, but soon diverted their business to America, where extensive forests were acquired, and sawmills erected on a scale previously unknown. Their tonnage of shipping exceeded that of any contemporary firm in England or Scotland. Upwards of 6,000,000 cubic feet of timber were annually shipped, to prepare which required over 15,000 men and 600 horses and oxen. It is worthy of remark that the firm introduced the novelty into their fleet of sending most of their vessels to sea upon the total abstinence principle, a system which was found to work well for all concerned.'

JOHN AND ARTHUR POLLOK

John—Born 1778

Died 14 February,
1858, at Broom

Arthur—Born 25 December, 1780

Married 1818 Barbara
Thomson

Died 30 January 1870,
at Lismany

John and Arthur Pollok were the sons of Thomas Pollok, of Faside, Mearns. The farm of Faside had been bought by Thomas' father, Allan Pollok, of Craigton, about 1707, and passed first to Thomas, and then successively to John and Arthur.

It was sold when all the Scottish properties of the family were disposed of, as will be seen hereafter. Meanwhile the original family place, Craigton, had gone to Allan Pollok's second son, from whom it has descended in the direct line to James Pollok, of Blackhouse. He recently rebuilt the Craigton house ; but until then there could be seen over the door the initials, ' A. P.' (Allan Pollok) and ' M. W.' (his wife, Margaret Warnock), with the date 1666.

Thomas Pollok was a captain of volunteers during the French Revolutionary War, and John and Arthur Pollok, as young men, were also members of the corps, and used to walk the eight or nine miles from the Mearns to Paisley, and back, every day for their drill. Thus early they showed the keenness about anything that they undertook which marked them in later life. Some years after leaving school they went to Glasgow to work under their uncle. On this point Captain J. A. Pollok, of the 42nd Highlanders, writes me :—' Messrs. John and Arthur Pollok must have come to Glasgow before 1799. My great-grandfather was a "home-trader," which (as far as I can make out) meant that he conducted a grocer's business, in King Street, Glasgow. John and Arthur Pollok were apparently apprentices with him, and lived in his house. King Street was where the Municipal Offices now are. My grandfather sold the business to Arthur Pollok in 1804.'

For 'Arthur Pollok' in the last sentence we should probably read, 'John and Arthur Pollok,' for John, as has been already stated, seems to have continued the grocery business in Glasgow under the style of John & Arthur Pollok, while Arthur developed a timber business at Grangemouth. This, at least, is the view suggested by the opening clause of the P., G. & Co. articles of partnership.¹

I have dealt elsewhere with their share in the foundation and organisation of Pollok, Gilmour and Co., and with the firm's business routine.² Here I am concerned mainly with their personal history and characters. But I find the subject somewhat difficult to deal with. In the first place I do not find it easy to realise them as separate personalities, for they present themselves to my vision as forming jointly one side, while Allan Gilmour formed the other, of a house once in perfect harmony, but ultimately divided. And in the second place they have left behind them no such documented record as their partner. No doubt they had their lawsuits; but they do not seem to have indulged in any case involving the unfolding of private affairs and the delineation of character, as their partner did. There is no Pollok lawsuit which compares with the case of *Gilmour v. Gilmour* for the light which it sheds on the customs and characters of those concerned in it.

1 See page 13. 2 See page 12 et seq.

John Pollok never married. Arthur Pollok married Miss Barbara Thomson, of Edinburgh, in 1818. She died in 1821 at the birth of her first child, a daughter, who ultimately married her cousin, Allan Pollok, son of Allan, a third brother of the above, who was laird of some properties in the Mearns. Of this daughter and her husband I shall have more to say.

During his brief wedded life Arthur Pollok lived at Grangemouth. But on the death of his wife he came to live at Glasgow with his brother and Allan Gilmour senior. The close companionship of the trio, thus begun, was only interrupted when the brothers went to live at Broom in 1837. But whether at Carlton Place or at Broom, their life was alike simple and uneventful. Regularity and punctuality governed all their actions. In Glasgow, they regularly attended St. Enoch's Church, but I do not think they accepted any church office. So methodical were they that I have heard that as they daily went home from the office to 24 Carlton Place to dine, at the old-fashioned hour of four o'clock, the gutter-snipes at the Broomielaw (place dear to all Glaswegians!) would range themselves and chant in bellman fashion, 'Four o'clock, four o'clock, the Polloks (pronounced Pokes) going to their denner!' They visited little, and never travelled more than business necessitated. Their relaxations were few. John 'compounded' for

another weakness ' he was inclined to,' ' by damning ' cards, which ' he had no mind to,' because they involved gambling. Arthur, on the other hand, was uncommonly fond of a game of whist, and neither John's deprecatory remarks, nor the possibility of losing a modest shilling or two on an evening's play, would daunt him. Broom had the reputation of being a hospitable house. In winter there were little whist parties, and toddy in moderation ; for despite the period in which they lived they were both very abstemious men ; and of a summer evening there not infrequently were strong contingents for bowls. The brothers bred a greyhound or two, and now and then coursed, but only at impromptu friendly meetings of the lairds and farmers of the neighbourhood. John, but not Arthur, also shot a little ; and this ends the list of their relaxations.

They early began to invest their savings in land, partly owing to a land-hunger natural to men who came from a race of farmers, partly because they were keen politicians, and wished to control voting qualifications. Their first purchases were naturally in the Mearns. The purchase of Broom and of Lochlibo (their largest holding in Scotland) has already been recorded. Over both of these purchases they came into conflict with Allan Gilmour senior. They also acquired other smaller estates in the Mearns. In 1847 the estate of Ronachan in Argyllshire was bought, whether by

the two brothers jointly, or by Arthur alone, I do not know ; it is immaterial, for, as John died first, all his property came to Arthur. But the largest, and in the event the most unfortunate, of all these purchases was made shortly after the brothers retired from Pollok, Gilmour & Co., in 1853, out of the profits of their long partnership. This consisted of the Irish estates of Lismany, Glinsk and Creggs, in Galway, formerly the property of the Eyres of Eyrescourt. The purchase was a very large one, how large I have no accurate means of knowing, but first and last over £1,000,000 must have been spent upon it. It was made, I believe, to meet the vaulting ambition of the son-in-law, Allan Pollok, and it led his father-in-law into many difficulties. The land was good, though it included a good deal of bog, and the tenantry were in a wretched state.

Allan Pollok, on taking possession, at once determined to change entirely the previous methods of cultivation, and to manage the estate on the most advanced principles. In particular, he resolved to amend the existing condition of small and squalid holding by creating a series of large, indeed immense, farms. To this end he made a clean sweep of the existing tenants, in some instances burning their houses. Though he gave ample—and indeed generous—compensation, he inevitably drew upon himself the enmity of the country folk

—and their shooting-irons ; at that time landlord-shooting had not become the popular sport it afterwards became. Little Allan Pollok cared ; he had a nerve of iron. He went on farming large farms, improving the land, and building houses for the large farmers he intended to instal. He built handsome steadings, corn-mills, wood-mills, dairies, etc., on a princely scale. But on the capital required to enable a man to work one of these large farms he could afford to be a landowner on a fairly large scale himself, and so avoid subjection to a somewhat capricious and overbearing landlord such as Allan Pollok was. The farms, consequently, nearly all remained unlet ; most of the property under paid management yielded little return ; Allan was no financier, and Arthur Pollok, now an old man, had to go over to the rescue. Once at Lismany, there was no escape ; he remained until his death, surviving his daughter by four years.

Lismany was but a modest mansion, but provided offices and out-buildings that to-day might satisfy the requirements of a meet of the Automobile Club.

It was at Lismany that, with Mr. Thomas Pollok, of Liverpool, I saw Mr. Arthur Pollok for the first and only time, about the year 1860. I cannot believe that the shrewd and able old man had ever contemplated such a wild scheme as his headstrong and ambitious son-in-law had drawn

him into. Doubtless need had followed need, and extension extension.

The old man was endeavouring to unravel the tangle that things had got into, and the last years of his life must have been the bitterest. It was too much for his failing vigour ; valiantly till his death in January, 1870, he addressed himself to redeeming the position. He could only put the brake on. With the exception of the jointures (of £30,000 each) which he had previously set aside for each of his granddaughters, the immense joint fortunes of his brother and himself had practically been expended on the venture. At the date I have spoken of, 1860, Allan Pollok was already discussed by the country-side as 'a distressed man.'

A change in the plan of campaign, and a curtailment of expenditure was needed. The new policy was successful, and now a handsome income is obtained from the estates, though very inadequate to the original expenditure.

I had, in 1908, the following communication from an old gentleman of eighty-three—a relative and near neighbour in Ireland, and therefore well acquainted with the Polloks and the Irish properties :—

'I remember Mr. Arthur Pollok told me the first craft they bought was a 90-ton coaster, and he, at the same time, said that the largest vessel that could come up to the Broomielaw in those days was 150 tons.

John and Arthur retired from business in the early fifties. They desired to invest the money they had made in landed property ; and at the time property was supposed to be selling very cheap in the Encumbered Estate Court in Dublin. Misfortune led Allan and his wife to go to Ireland, and they bought a pretty large property in County Galway, formerly part of the estates of the Eyres of Eyrecourt Castle, who had once held very large properties in that and King's County. The Polloks got a Government title with their purchase, stating the names and number of the tenants and their interest in the holdings, nearly all being represented as yearly tenants subject to a six months' notice to quit. This was simply a misrepresentation of the facts ; when Allan Pollok served them with notices to quit, the tenants fought him in the Courts, and put him to endless trouble and costs. The Authorities repeatedly warned him, whenever he and his wife were known to be coming to Ireland, that their lives were not safe. They saw there were only two courses—either to acknowledge that they had made a mistake in coming to Ireland and sell again, or to face the difficulties before them. Unfortunately, they adopted the latter course, and took the plan of buying all the stock, crop, etc., of the tenants at a great deal more than they were worth. In that way they managed, only in some degree, to satisfy the tenants, some of whom went to America, while others refused to quit their holdings, and others stayed and worked on the property, assisting in making the improvements. Allan Pollok's idea was to make the farming like that of the Lothians, so he built large steadings, and turned the country into large fields, levelling the great bulk of the fences. The times favoured him, as grain then brought good prices, and cattle and sheep became very dear. But though he was a very good farmer, and a great improver of land, he was not a good man of business. As it has turned out, a great deal of the money spent was wasted, for the great importation of live and dead meat has changed the style of farming very much, while, as for the grain crops, it does not pay to

grow them except where the straw can be well sold near a city.

‘Allan’s wife died, a comparatively young woman, 3 May, 1866, and he died 22 March, 1881, aged sixty-five. His son lived an extravagant life, and died in 1891. To pay off encumbrances, all the Scotch properties were sold, and some of the Irish also, to the Estate Commissioners, who, of course, re-let to the present tenants. I often wonder what Allan Pollok would think, bad as things were in his day, if he could come back and see the state the country has come to ; his idea of large farms completely tabooed, and the grass land being bought by the Estate Commissioners and divided into ten to forty acre farms, and given to small tenants.

‘I think the first outlay in Ireland by the Polloks was about £600,000, and their incomes followed into the land, so that they had both given all their money to Allan and his family before they died. What the present rental of the Irish property is I have no means of knowing, but quite apart from the extravagant and unremunerative improvements initiated, all Irish property is much depreciated.

‘The two properties of Lismany and Glynsk with Creggs were nearly of the same acreage, and I was told on good authority each of them included over 20,000 acres, but there is a great deal of bog in both, especially on Glynsk and Creggs, on which there are a great many small tenants on very bad land. There were some small properties purchased adjoining them, but I don’t think their names are of importance.

‘Mr. Pollok built large flour and meal mills, which he carried on himself, and he put up threshing mills on many of the farms—ten or eleven in all I think—and large steadings attached, which I may say are now put to very little use. The present owner’s name is Allan Bingham Pollok ; he is the great-grandson of Arthur Pollok.

‘The largest property in Scotland was Lochlibo ; next to it came Ronachan. They also had Broom in the Mearns, with some adjoining and several outlying farms, for the old

gentlemen were keen politicians, and bought them for the votes connected with them. But the property that I most regretted to see sold was the farm at Faside.'

Mr. James Pollok, of Blackhouse, writes me :

'I never knew two finer men than Mr. John and Mr. Arthur Pollok, so kind and natural in manner, and very superior to anything like purse-pride. Mr. John was very outspoken, would give you a growl when you deserved it ; would stand up for his own way, and not be easily daunted, even on the prospect of a lawsuit. His sports were coursing and shooting. Mr. Arthur was quieter, and not so outspoken ; more of a thoughtful reader. He was intimate with Mr. Murray, the publisher. I never knew him to lift a gun. His amusements were bowling, curling, and whist.'

ALLAN GILMOUR SENIOR*

Born 1775

Retired from P., G. & Co., 24 January, 1838

Died 4 March, 1849

Allan Gilmour was the son of Allan Gilmour, of South Walton, Mearns, who had married Elizabeth Pollok. His sister married David Ritchie ; of their issue more anon.

From what one can learn—and in 1908 he was still just remembered by a few in the Mearns parish—he was not without kindness of disposition ; but he must have been odd-tempered, susceptible to flattery, irritable and litigious, yet far-seeing and of

* I give throughout to Allan Gilmour of Quebec—subsequently of Glasgow and Lundin and Montrave—the title of Allan Gilmour, and to his uncle—the above—that of Allan Gilmour senior.

untiring energy. In his latter days he was undoubtedly vindictive, and with feeble health came at times feeble mind ; but in the main he was able to exercise his strong will to the last. In his parish and on the mart he was spoken of as A. G. (pronounced ' Ah G. ')—a distinction such as one might expect to attach to some potentate.

At his best he must have been a strong man ; an active-minded, able-bodied, and enterprising man. As the history of the succeeding firms shows, he had a rare capacity for selecting his young men. They received their early training under his partners, John and Arthur Pollok, in the Glasgow office, and were later drafted abroad. The senior of all these was Alexander Rankin, who was early established at Miramichi, and to whom were sent out in rapid succession John and Robert Rankin, and Mr. Gilmour's nephews, Allan Gilmour and William, Arthur and Robert Ritchie. In sending the young men to Alexander Rankin, Mr. Gilmour showed sound perception, for, perhaps, no one could have better trained them in the business methods of the Company, wherein the keenest attention to detail was combined with an all-prevailing sense of business probity. Allusion has already been made to Mr. Gilmour's ' Letter of Instructions ' to the young men, of which he was rather proud.

Mr. Gilmour himself often crossed and recrossed the Atlantic to inspect the houses

already established, and to exploit new fields. From these journeys he would send home as opportunity offered in returning vessels a diary, which, if not a literary production, conveyed his business impressions of the moment. But, as he made his progress, his conclusions, runningly recorded, were, I have been told, apt to be altered and realtered, and they thus afforded little guidance to his partners. Still he thought highly of them, and, Gladstone-like, was able on most occasions to point to the day and date on which he had advised in a sense different from the manner in which the Polloks had acted. Unhappily, none of these diaries have been preserved.

Before Allan Gilmour left for home each partner abroad would have his work for the coming winter allotted to him ; certain things were to be done, certain grounds were to be investigated, and reports must be sent home for his partners' information, or produced to Mr. Gilmour on his arrival out next spring. The foreign partners must have indeed lived strenuous lives ; for nothing was too small to escape the lash of Mr. Gilmour's tongue, hardly anything too big for him to adventure. One year—it cannot have been long after the Quebec office had been established—he carried out a most successful operation, an absolute corner in lumber. Report has it that, excepting the small remnant stock from the previous season, he succeeded in securing in advance all the supply that was coming down the St. Lawrence

for summer shipments. This he did by sending his agents up that river and the Ottawa to intercept and purchase rafts on the way down. His plans were carried out so quietly and successfully that the other shippers in Quebec were completely taken by surprise, and to fulfil their contracts for shipments to the United Kingdom or elsewhere had to come to him, for he alone could supply. This kind of enterprise (and there was certainly at least one other similar transaction in Norwegian timber) gave the Polloks a most uneasy time in financing the unlooked-for transactions, which, however, ultimately swelled their coffers considerably.

The Report of the Select Parliamentary Committee on Timber Duties records that Mr. Gilmour senior in his examination on 21 July, 1835, stated :—

‘ That he had been eight seasons in America (or part of eight seasons); that previously he had had four seasons in Norway, Sweden, and Russia ; that Pollok, Gilmour & Co.’s mode of business was, in Canada generally, to purchase from the lumberers (who made it) their produce as it arrived at Quebec, but that in New Brunswick they first had to pay a stumpage to the Crown Lands Office, then to furnish the lumberers, sent in August and September, with provisions and goods ; that he estimated they amounted to 5,000 persons annually in the Company’s employ, with the use of 1,500-2,000 horses and oxen, also belonging to the Company ; that they were paid the current price at time of, and of the port of shipment ; that the Company had shipped over 300 cargoes in the year 1834 from British North America ; that as regards shipbuilding

he considered the cost of a New Brunswick-built vessel £8 10s per register ton, whilst the Quebec-built ship of white oak and rock elm would cost £12 to £14 per register ton, though inferior ships could be built at Quebec at about £9 per register ton. He speaks of Russian and Norwegian sailors getting 15s per month, whilst English owners paid 50s to 60s; that the Norwegian sailors were provisioned on black rye-bread and stock fish at a cost of 4d to 5d per day, but that the English ship cost a shilling per day. He had been well over the Swedish lands, but could not get above Memel, for, as he says, it was in Buonaparte's time, and he could not get from the French the pass to go further north which was accorded to him by the Swedish Authorities.

For many years he lived with the Messrs. Pollok in close fellowship at Carlton Place. It would almost seem that it was merely the increase of his infirmities and temper that led to a rupture. Friction between them grew slowly, but steadily, until undoubtedly Mr. Gilmour had conceived an intense dislike to the Polloks, and, worse still, a desire to do them harm. He decided to retire, and to make his retirement shake the foundations of the concern. He laid before the foreign partners his views as to there being troubles ahead in the timber trade; it was going to ruin, he asserted; and while there was yet time he urged them to come out from the firm along with himself. His greatest desire was that his favourite nephew, Mr. Allan Gilmour (then of Quebec, but subsequently of Glasgow) should do so. The latter would not conform to such wish, which much irritated the old man;

still in many ways his fondness for this nephew continued to show itself. Throughout the correspondence that ensued, Mr. Allan Gilmour maintained his attitude, and while manifesting alike the respect and gratitude due to his uncle, conceded nothing that was derogatory to the position he occupied. Apparently the uncle acquiesced, if reluctantly. After a time he sought interviews with another nephew, Allan Gilmour of Ottawa (Shotts Allan). But he also declined; and I have heard that, forgetting hospitality's laws, old Mr. Gilmour absolutely turned his nephew out into the night, and this in the country.

About this time very many strange acts on the old gentleman's part would seem to indicate softening of the brain, yet it was hardly so, for as often as not his old will retained the mastery, and his actions were clear and determined. In 1849, however, he had something more than a threatening of paralysis, and the fear of death was before him. Further appeals to his favourite nephew were still unsuccessful. About this time he was frequently visited by his brother, James Gilmour, of Polnoon, formerly of Miramichi, and his sons, James and Allan. With this brother there had existed a coldness, James Gilmour having made a marriage at Miramichi of which Allan Gilmour senior disapproved. With him Allan Gilmour senior was more successful. I understand his offer to each of

them was that he would see that they who followed his lead and withdrew would escape the doom he was preparing for the parent firm, in fact, be secure of their capital interest. Eventually the services of solicitors, other than those Mr. Allan Gilmour senior usually employed, were called in to make a fresh Will, under which James Gilmour of Polnoon, and his son Allan, were made heirs. To make the Will valid in event of his early demise (which did occur) it was necessary, according to Scotch law, that he should attend ' Kirk and Market ' within a reasonable time of its execution. This was carefully attended to, and in no very fit state the old gentleman was got to attend in Glasgow on market day, and there before witnesses to purchase a *cheese*. Likewise he put in some appearances at church.

Many stories were current at Mearns as to what had been the state of Mr. Gilmour senior's mind and capacity before and at the time of this alteration of his Will. A suit to invalidate the new Will was very naturally entered by Mr. Allan Gilmour, of Quebec, in whose favour the original Will ran ; but with a high sense of what was fitting, if not just, he, on the evidence adduced in Court by the other side, withdrew the action. Undoubtedly there was ample ground for its being undertaken. Old Mr. Gilmour did, however, leave the West Walton farm to his nephew. With what truth I know not, but I sometime heard that he

only did so to comply with the then Scotch law requirement in view of previous Will. Be that as it may, Mr. Allan Gilmour refused to recognise the legacy, and never lifted the rent. The tenant, I understand, conscientiously paid the rent to a legal factor, and it was only when Sir John Gilmour inherited that the legacy became operative.

Besides the property of Hazeldean, where he lived and died, he owned Fingalton, Kirkhouse and several farms, and he had acquired the estate of Eaglesham at a cost of about £200,000 from the Eglinton family.

Mr. Gilmour senior was a keen sportsman and an excellent shot, and nothing gave him greater pleasure than to snatch some hours with his gun. The Twelfth at that period was a solemn function. Daylight would see him on the moor ; there was no greater dallying than the muzzle-loaded gun called for, and only darkness drove him home.

Could he revisit the glimpses of the moon it would be interesting to hear his comments upon the Telegraph and the Telephone, the Submarine and the Suffragette, the Turbine and the Territorial, the Steel girder sky-scraper building wherein wood has little part, the Motor car and the Aeroplane, the Daylight Bill, the Woman Voter, and the fashionable hour for Dinner, Old age pensions and the Land question, the Ground Game Act and the Breech-loader, and much else.

GEORGE SHERIFF.

Born 1807

Became partner 1861

Died 1 September, 1887

I propose connecting the history of individual partners with the firm which they founded, or with which they immediately acted. Hence I write of Allan Gilmour, whose place otherwise should come here, under Allan Gilmour & Co. I proceed to Mr. Sheriff, the only resident partner of P., G. & Co. who was not primarily concerned with one or other of the branch houses.

Before entering the office of Pollok, Gilmour & Co. Mr. Sheriff was in the office of Messrs. J. & A. Scott & Co., timber merchants, Glasgow. In 1833 he had been successful in obtaining an appointment in the Excise Service, but immediately afterwards he was offered an engagement with Pollok, Gilmour & Co., which he preferred. He was fortunately able to transfer the Excise appointment to his brother. Mr. Sheriff married in 1837, and had, I think, a family of sixteen children. Some time before his admission as a partner in Pollok, Gilmour & Co. Mr. Sheriff was offered the position of manager, or secretary, to a new steamship company then being formed. He decided, however,

to remain where he was, and Mr. Allan Gilmour, then in charge of the firm, and esteeming his services very greatly, was much gratified with his decision. When Mr. Sheriff became a partner in 1861 there was considerable friction with Mr. Carmichael, who was his senior in the service. Mr. Carmichael thought that he should have got a partnership also, but this Mr. Gilmour would not agree to. The difficulty was ultimately smoothed over by the increase of Mr. Carmichael's salary to £1,000 per annum. He did not, however, remain long in the service of the firm after Mr. Sheriff became a partner. Assiduous and unobtrusive, Mr. Sheriff does not appear to have made any special mark in the concern—indeed, such was Mr. Gilmour's individuality that it would have been difficult for even a stronger man to do so. In a subsidiary way he would have many strings to tend. Eminently respected, conscientious, and of placable temper, he went about his duties, not originating, but carrying out.

Mr. Strang, of the London house, and Robert Rankin II, of the Liverpool house, had no desire to continue the connection after 31 December, 1870, when Mr. Gilmour retired; but Mr. Gilmour felt so strongly that his wishes prevailed, and the partnership continued for three years more. Then Mr. Sheriff retired, and the firm was closed. He continued to reside at Glasgow (13 Atholl Gardens) till his death, which took place at Crieff, 1 September, 1887.

CHAPTER II.

GILMOUR, RANKIN and CO.

Opened 1812

Closed about 1870

Alexander Rankin and James Gilmour (the brother of Allan Gilmour senior) were sent out to Miramichi in 1812, in the firm's brig, the *Mary*, 180 tons burden (compare this with the *Mauretania* of to-day, 31,938 tons). They had to land at the mouth of the river, which was full of ice, and walk to Chatham, while the *Mary* had to winter at Prince Edward's Island. At that period the woods extended down to the edge of the Miramichi River, which had two branches, the North-west and South-west, thus affording every facility for large operations. Though it was a fine, navigable river, the bar at its mouth could only admit vessels of 16 to 18 feet draft. That was at the time, and for many years after, quite sufficient for the class of vessel then built; but it became inadequate later, and the bar has since been deepened. The country was almost virgin forest. The very site for the saw-mill, offices, and house at Douglastown, almost opposite Chatham, had to be cleared. A shipbuilding yard was built later, and

still later a second saw-mill ; while men in rapid succession, and employment for them, quickly followed each development.

In this, till then, very sparsely inhabited district, it was necessary that the firm should be general suppliers as well as general employers ; and, therefore, a store was established, in which everything that the district could require had to be provided for. Of necessity, the bulk of the wages to the workpeople had to be paid in kind. A heavy part of the firm's operations consisted in getting together, and transporting inland, the provisions necessary for the various camps of lumbermen, who set out for the woods early in September, and remained there till the end of spring, afterwards bringing the logs down to the mill boom at Miramichi. After despatching these from the river's bank on their course down stream, the men had to follow on as 'stream-drivers,' pick the logs up as they got stranded on the shoals or banks, and re-float them. In the wider channel lower down they were able to form the logs into rafts, and two or three men would bring the raft down to the mill boom, there to be broken up into separate logs once more. Now, the mere work of supplying these parties, in addition to the local Miramichi demands, would be a heavy matter, requiring considerable arrangement and finance. Not only were there no steamers or railways, but there were practically no

roads ; where there were tracks they were mostly undefined, indeed they had mostly to be made.

Schooners had to be chartered to bring cargoes of sugar and molasses from Demerara and the West Indies, and pork from Boston or Canada ; tea and biscuit came from home, and these, together with fish and game, formed practically the fare on which the lumbermen subsisted for six months of the year, and thrived too. I can say, from experience gained during a camp visit, when the thermometer was many degrees below zero, that frozen fat pork with molasses is quite delectable. Even during the night Nature called for the replenishment of the system, and whatever the hour, I rarely failed to note some one attacking the commissariat.

It would be difficult to define the extent of timber lands held by the firm, for they were widely scattered, extending on the one hand up to the Tobique, a branch of the St. John River, and on the other hand to one of the branches of the Restigouche. I have heard of parties of lumbermen in adjacent camps, cutting on the one hand for the St. John, on the other for the Miramichi, and in another case, cutting for Restigouche and Miramichi, on practically the same ground.

At what date it is not clear, but Gilmour, Rankin & Co. were soon followed at Miramichi by the firm of Cunard Bros., whose operations, similar in kind, were conducted with keen antagonism.

The rivalry was great, alike of principals and employees, and at election times there was always some very lively work—axe handles being freely used as arguments. My brother Alexander writes me :— ‘ I recollect the election in New Brunswick in 1843 ; Gilmour, Rankin & Co. for J. A. Street, Cunard Bros. for Williston. Cudgels were used, and there were many broken heads on both sides. County Northumberland took twelve days polling—open voting. Street won by an overwhelming majority. Feeling afterwards ran so high that two companies of soldiers were sent from St. John to quell the riots. It was some time before things calmed down.’ Ultimately Cunard Bros., defeated and worsted in competition, had to go under. This for Miramichi district meant a considerable upheaval, for they had been doing an immense business, but on lines utterly unsound. Their motives would appear to be fairly indicated in a conversation with another competitor who had found fault with the prices Cunard Bros. were selling at. The partner’s reply was :— ‘ We don’t care a d—— so long as we sell more deals than Gilmour, Rankin & Co.’ Strange what events follow upon hidden causes. Stimulated by failure in one sphere of activity, Samuel Cunard returned to this country, and promulgated the idea of a subsidised mail steamship service to America. The project, after much labour on his part, commended itself to some capitalists and shipbuilders, and from

this beginning arose the Cunard Co. of to-day—not, however, without some vicissitudes. One may ask, how far should Gilmour, Rankin & Co. have credit for the Cunard Co.?

Gilmour, Rankin & Co. started their own shipbuilding yard—indeed, actively carried on this branch. The two rival firms, each having its own clients, supplied other builders with goods, materials, and cash advances, and at the end of the season these clients' crafts would be sent home to Liverpool, the market then for the sale of soft-wood ships.

Among the builders who worked through Gilmour, Rankin & Co. were Joseph Russell, George Burchill, and later on John Harley, each turning out two or three ships each year.

When the Gilmour, Rankin & Co. shipyard was started I cannot tell—probably under Mr. Allan Gilmour or Mr. William Ritchie, both of whom had qualifications. Who succeeded them or him I never heard, but in my time, and for many years previously, Mr. James Henderson was the shipbuilder, and turned out some very pretty models.

At the store the work was unending, and when the doors opened at six a.m. in the summer, there would be a crowd awaiting entrance, and closing time, ten to eleven p.m., must have been hailed with satisfaction, albeit I have heard some of the employees say that those days under Mr. Alexander Rankin were the most enjoyable of their lives. In

winter time with early morning, teams galore had to be loaded up with material for the camps, and throughout the day the work was only less arduous than in the summer.

A notable event in the history of the firm was the great fire at Miramichi, still so termed despite more recent great conflagrations. An account of the fire will be found in Appendix III. Between morning and night the whole of Gilmour, Rankin and Co.'s work for well-nigh a generation was undone—had clean disappeared. The one thing left standing near by, untouched by the fire, was a wooden shanty wherein lay a corpse.

For many years, and until the supply ceased, or became too costly to get, Miramichi square pine was famous for its clean, mellow, and readily workable character; in my time it had become quite a negligible quantity, and has now ceased altogether to be exported thence. All descriptions of lumber were readily obtainable, but now, as from other lower ports, spruce deals are practically the only export.

Mr. Alexander Rankin appears to have been the acting spirit of the firm, and very fully possessed the confidence of the home partners. It was to him from time to time that the young men from home were sent out. Mr. James Gilmour, his partner, though he was older, and no doubt took some share of the responsibility, does not appear to

have been regarded as a serious quantity. I am unable to trace when my uncle, John Rankin, went to Miramichi—probably in the year following his brother Alexander, say, 1813 or 1814. His, however, was a short career. He was drowned from a raft on 4 August, 1815, at the age of twenty-one. As time went on, and particularly after Mr. James Gilmour left for home, greater responsibility was given to Mr. Richard Hutchison. He became a partner, probably in the latter part of the forties. After the death of Mr. Alexander Rankin in 1852, he was the sole resident partner until about 1870, when the business, mills, and lands were handed over to him altogether by the home partners.

ALEXANDER RANKIN

Born 31 December, 1788

Died 3 April, 1852

Alexander Rankin, born at Mains House, Mearns, Renfrewshire, was brought up in the Glasgow office, whence he went to Miramichi, N.B., in 1812, along with Mr. James Gilmour (brother of Allan Gilmour senior), and founded the firm of Gilmour, Rankin & Co.

The district was pretty well in its pristine condition, namely, river and woods and fairly large

Indian colonies distributed at different points. With these conditions he had to clear the ground to start in getting his wharves, mill, stores and house built, and when these were all set a-going, assistants came out in rapid relays from Glasgow. From the first he was a force in the place, and he afterwards became a force in the province. His personal bearing, his kindly if taciturn manner, his ability to direct, attached to him all who came in contact with him. It seems almost strange that a man in such surroundings, with the never-ending work of his own business, should have had the time or disposition to think so much of others as he did. His was no self-seeking spirit. If criticism could be made of him, it was that he was altogether too kind-hearted and sympathetic. As time went on, and for what reason one cannot very well tell, he entered the New Brunswick House of Representatives, and on his proceeding to the Senate, became the Hon. Alexander Rankin. I suppose it must have been a sense of duty to the community, for there was no honour that could have been bestowed upon him greater than the respect that was entertained for him throughout the province. He was only human, and maybe the rivalry that existed with the firm of Cunard Bros. was such, that to be a candidate and their opponent, may have had even for him some charms. His influence among the people was great—he was simply adored. His house, one for the period sufficiently dignified, and

of considerable extent, provided accommodation for the recruits who came from home and for the clerks. It was a very hospitable house, and he entertained freely not only the passing traveller, but those who from time to time visited the province. Among these were several Governors and other notable personages, also the Rev. Dr. Norman McLeod, a name then and always an honoured one wherever Scots abound. He jokingly rallied Mr. Rankin with being the father of so large a family, as there was hardly a house or shanty he entered where he did not find an inmate rejoicing in the Christian name of Alexander Rankin.

After the fire at Miranichi, which devastated not only his property, but the surrounding country (even sweeping across the river, at that point about a mile and a half wide), he, out of the goods that immediately afterwards arrived from the spring ships, and out of his own pocket, met, so far as was possible, the needs of the distressed.

A considerable colony formed round him at Douglastown—I presume, attracted by the work offered—a good many Scotchmen, some possibly imported. The Indians were not profitable clients at the store, and still less so to him, as they unceasingly brought their troubles and appeals to him. They might be useful in certain ways to the winter lumber parties, or by bringing in skins, etc. to trade, but they were too prone to intoxication; when sober

they were hunters, but never 'citizens.' They called him their 'Great White Father.'

An old employee writes me :—' He was always an early riser—always up at five in summer, rain or sunshine—had a turn round the deal wharf and timber ponds before work commenced at six. In fact, all day long I may say he was ubiquitous.'

It was a day of mourning when the news came out that Alexander Rankin had died at Bromborough, 3 April, 1852, and the allusion made at church on the following Sunday may be worth reprinting :—

' In his life he set an example of serving his generation in many respects. Providence blessed his temporal enterprises, and thus enabled him to furnish the means of support to many families. By the blessing of God upon steady industry and persevering attention to business, he was enabled for a long period of time to furnish employment to a great number ; and I believe it will be admitted by all who have been in his employment that, as a master, justice, integrity, and uniform kindness have ever marked his conduct.

' And as he prospered himself, so he was delighted to see others prospering also. Wherever he found any who were anxious to do well, he was always willing to encourage them, and even to stretch out to them a helping hand.

' The kindness of his disposition inclined him always to sympathise with others in their misfortunes, and his sympathy was manifested in the most delicate manner. Many have received tokens of his kindly feeling, of which none ever knew but the person who received them, for he was one of those " who do good by stealth and blush to find it fame." He never sought to blazon abroad the acts of kindness which he performed—nay, he even shrunk from the idea of having them mentioned.

‘ In the old settlers, with whom he had been long acquainted, he ever felt a deep interest. While they maintained an honest and reputable character, however poor they might be, they had always free access to him, and were ever treated with respect and kindness.

‘ Of his gentlemanly manners, mild, unassuming disposition, and bountiful hospitality I will not speak, nor will I dwell on the manner in which, as a representative of this county, he served his generation for a great number of years ; for most of you know, even better than I do, what time and attention he devoted to the duties that devolved on him as Legislator, and how he employed the accurate and extensive knowledge which he possessed of the country, for the purpose of promoting its prosperity in every possible way. Neither would I say much of the active encouragement which he gave to agriculture and domestic manufactures, and to everything which he thought had a tendency to bring comfort to families, and secure their temporal prosperity.

‘ There are, however, one or two traits in his character which deserve a more particular notice.

‘ He took a deep interest in the education of the young. Believing that the happiness and good order of society depended very much on the moral and religious training of the young, he ever exhibited a marked attention to whatever had a tendency to improve the mode of education, and to secure its advantages to the rising generation. Hence he was anxious to obtain information concerning the improvements introduced into schools ; hence he often took an opportunity of inculcating on the settlers in distant and destitute localities, the importance of obtaining teachers, and even contributed largely to the building of schools, and in many places also to the maintenance of teachers.

‘ Nor was he less desirous that the services of the sanctuary should be supported. To this church, in particular, he has been a steady and efficient supporter, contributing liberally himself, and encouraging others to do likewise. Nor

was his liberality confined to this church, nor even to that branch of the Christian Church to which he belonged ; for, though himself conscientiously attached to the Church of Scotland, he yet wished to see all others enabled to worship God according to their own consciences.

‘He who has now departed was for forty years a resident in Miramichi, and on the first of January last completed the sixty-third year of his age.’

A letter from my uncle, Mr. Robert Rankin, dated Liverpool, 6 April, 1852, states :—‘On Thursday he came to Bromborough Hall, and felt so well and strong, that the same evening he took a long walk over the farm with Mr. Ritchie. On Friday he was engaged in writing letters to New Brunswick, and really seemed better, and in better spirits than he had been for a long time. Next morning he was seized with internal bleeding, which eventually tended to suffocate him, and although the doctor was with him continuously, it was of no avail, as God had willed it otherwise, and I trust he is now in rest and happiness, leaving a bright example to all his friends who are left behind, as few men possessing more sterling worth and kindness of disposition ever lived.’

These closing words form a eulogy, equally applicable to the life and character of him who wrote them.

JAMES GILMOURBorn 1782

James Gilmour, son of Allan Gilmour of South Walton, Mearns, and brother of Allan Gilmour senior, Glasgow, went out to Miramichi in 1812, along with Alexander Rankin, to found Gilmour, Rankin and Co., and remained there, with the exception of one short visit to this country, till he left the concern, about 1840, at his brother's instigation. He went to reside at Polnoon, Eaglesham, a parish adjacent to Mearns. I was informed by one of the employees that he was a nonentity in the business, and that a very unpleasant manner and temper caused him to be intensely disliked.

It was this James Gilmour who, with his son, became heir to Allan Gilmour senior, under the terms of the Will made shortly before his death. Under this Will he obtained Eaglesham House, Renfrewshire, a very large property, which Allan Gilmour senior had bought from the Earl of Eglinton, and which has passed down from Allan Gilmour to Allan Gilmour, the present proprietor having been born in 1851.

RICHARD HUTCHISON

Born 1810

Died 1890

Richard Hutchison was also a product of the Mearns parish and school. It is not very clear when he went out to Miramichi. He was made manager of G., R. & Co. before the retirement of Mr. James Gilmour, and some time after that date he became a partner. After Mr. Alexander Rankin's death in 1852, he removed into Mr. Rankin's large house. He had married a Miss Mackie, a lady of distinctly excitable temperament, and as the clerks mostly lived in 'The House,' this did not make for harmony in the staff. I recollect him as being, in my opinion, a much more capable man than any of the other partners of the Colonial houses, unless it were Allan Gilmour, of Ottawa (Shotts Allan). Of strong, indeed, rugged character, quaint in manners as in speech, he lacked the elements of touch and sympathy with his fellow-creatures—indeed, there was much of the Puritan sourness in his disposition. The 'store' under his régime no longer harboured the contented staff it previously had. Twice the entire staff was depleted. On the first occasion, when the Californian mining fever set in, about 1850, all the clerks started out, if not gleefully, without regret

for what they were leaving. Of those who started for California, only one reached San Francisco, the others disposing of themselves in various positions by the way—New Orleans being the favourite place. This would point to their distaste for their environment at Miramichi rather than to their being imbued with a desire to get rich quickly.

The second occasion was in 1852, when the staff was dismissed wholesale by Mr. Hutchison.

When, about 1870, all the New Brunswick firms were transferred to the partners abroad, Mr. Hutchison assumed the liabilities of his own; and I think his was the only case of the financial pledges to the senior partners being fully redeemed.

His son, Mr. Ernest E. Hutchison continued business at Miramichi under his own name.

CHAPTER III.

ROBERT RANKIN and CO.

ST. JOHN, N.B.

Opened 1822

Closed 1876

This firm was inaugurated by Mr. Robert Rankin in May, 1822, he being then only twenty-one, and it was the second off-shoot from the parent stem. Their business and routine was much the same as that described on page 50 ; indeed, such eventually became the case with all the houses subsequently started. The selection of St. John was a wise one, for the harbour is one of the best on the American coast, and is open all winter. True, the Bay of Fundy, with its abnormal rise of tide of 70 feet, abounds in fogs even in summer, but these drawbacks did not outweigh the advantages of the port. There are indications that R. R. & Co. early took over some portion of the business of Mr. Strang, of St. Andrews, New Brunswick, who died in 1824. Doubtless, the firm had its struggles and disappointments, but brains and hard work were bound to tell. All I know is that they prospered immensely,

until Mr. Rankin left for home in 1838, leaving behind him a splendid and well-organised business.

Mr. John Pollok junior was then admitted a partner. He was reputed a man of brilliant parts, but whether from the removal of the guiding hand, or other causes, the business did not receive sufficient attention. John Pollok had a brother James, who was in charge of the Nashwaak mills, and who died about 1847 of consumption, accelerated, it is said, by the curse of all countries. About 1849, sinister rumours were afloat about Mr. John Pollok's habits, and the visits of Mr. Alexander Rankin to St. John were frequent; but I think Mr. Pollok remained a partner till he died in 1852 at St. John, his wife dying the same year at Bromborough Hall, the home of her sister, Mrs. Rankin. Mr. George Young, a son of our Glasgow solicitor, had gone out to St. John in 1839, and was admitted as partner in 1845. As partner, however, he brought none of that force to bear that alone could have redeemed the situation. Possibly it was for this reason that, in 1851, Mr. Francis Ferguson was withdrawn from Bathurst, and made a partner in St. John. If the intention was to galvanise the concern, I fear the choice of man was not a happy one. At all events, things went from bad to worse. Francis Ferguson and George Young were continually at loggerheads. At length, in 1856 I believe, when at home in the Liverpool office,

Mr. Young retired, or was retired, from the concern. Mr. Gilmour was present at the interviews.

The lumber lands held by the firm up the Rivers St. John and Tobique were of very considerable extent. On the Nashwaak River the firm worked extensive forests and a very large mill, in what were, for some time, very favourable circumstances, but lack of adaptability on the part of the later management to changing conditions, made it in subsequent days only an incubus. It was decided to sell the Nashwaak Mills and lands, notwithstanding their advantageous position, and they were purchased by a Mr. Gibson for a comparatively small sum. He introduced some changes of method, particularly in the mode of shipping the deals. It had previously been the practice to float the deals down to St. John, and there to sort out and classify them in piles on the wharf, where they might lie for some time, only to be unplied, tallied and taken on shipboard. This involved considerable expense, which Mr. Gibson got rid of by floating the produce of the mill as it rose from the saw, direct to the ship loading at St. John. Thanks to the economies thus made, Mr. Gibson, in a few years, became a rich man, though he was working a property that had only brought loss under the previous management. It was the old story of Columbus and the egg. Of course, at first there was an indisposition on this side to buy cargoes that had not a specification showing the qualities as well

as lengths, etc., but that was got over. Mr. Gibson did furnish a specification which showed the dimensions only, and for the rest, by consistent shipping to the larger markets, such as Liverpool, he established a reputation, and his cargoes commanded the market price relative to value received, which was all that was achieved on previous practice. An innovation it doubtless was, and there would at first be some difficulties and prejudices to overcome. Whether any proposition for adopting such a course was ever submitted to Mr. Rankin and Mr. Gilmour I do not know. I think it would have commended itself to them.

The firm of R. R. & Co. also had mills at Portland, St. John, and the original dwelling-house was contiguous to the office there. The firm did not work their own shipyard, but for all purposes it was just the same. Mr. Thomson, one of the most practical and up-to-date builders of the period, possessed the confidence of Mr. Rankin, and was financed by him, and as a result, some of the finest specimens of the wooden ship of the period were turned out. Some were adopted for the firm's fleet, but in the majority of cases they were sent home to be vended in this country.

Mr. Young married Mr. Thomson's daughter, and they eventually went to live in London.

There was never very much life in the business after Mr. Rankin left St. John, and on his

death in 1870 and the withdrawal of Mr. Allan Gilmour on 31 December of the same year, Mr. Ferguson and his son continued the business for their own behoof under the old name. The most charitable thing to say is that the luck had left the house. Their monetary undertakings to Mr. Rankin and Mr. Gilmour were never fully met, and in a few years the father, the son, and the firm were alike dead and buried.

Appended is a cutting from a St. John newspaper of March, 1894:—

The above illustration represents the wharves and warehouses of the largest export and import firm that represented St. John for at least a quarter of a century. From 1822 to 1860 Robert Rankin & Co. were at the head of St. John merchants. The position of the property is one of great historical interest. The mound on the left hand side of the illustration is all that remains of an extensive fortified trading post, that existed over two centuries ago. It was not merely a quantity of earth thrown up for temporary use, but a finished defensive work built by skilled workmen. The earth for ramparts and embrasures was brought to the spot and planted on the solid rocks—the passage ways were inlaid with beach stones, laid both with regard to size and regularity, with mathematical precision, and imbedded in cement so firmly, that if an endeavour was made to break the mass, the stones would break before the cement. After the evacuation of the French it seems as if this important point was left without a tenant, and it was not until the property became part of the Simonds estate that any effort was made to re-establish the former glory of this important business centre.

Pollok, Gilmour & Co., of Glasgow, in their day and generation were one of the largest shipowners of Great Britain,

being owners of 120 square riggers. In 1822 they commenced their campaign in Canada, and established branch houses in St. John, Chatham, Bathurst, Douglastown, Miramichi, Quebec and other ports, under the style of Robert Rankin & Co., with variations.

Most of the extensive wood warehouses now standing give sufficient proof of the enterprise. They were erected in 1825. The brick building was erected for offices in 1842. For many years this house and its branches controlled an enormous amount of New Brunswick business. They imported for at least one-half of the merchants of St. John. In 1853 they loaded 130 square-rigged vessels. From 1825 to 1840 their ship-yard on their property turned out a large number of vessels of from 300 to 500 tons. The *St. John*, *Faside*, *Miramichi*, and other well-known regular traders were built in their yard.

It appears their shipbuilding department was given up, and the yard rented to Mr. George Thomson, who built the largest vessel up to that date that had been launched. She was of 700 tons register, and so great was the rejoicing that schools were closed and a general holiday was observed on the day she took the water.

Mr. Thomson was likewise the owner and resident of a marine villa, known as Thomson's ark. It appears that a piece of old Royal Navy junk in the shape of H.M. ship *Dædalus* was sold to a private firm, and found her way to St. John for a cargo, got into business difficulties, got wandering round the harbour for some time, and was finally sold to Mr. Thomson. She was a thorough oak-built vessel. Mr. Thomson conceived the more novel plan of converting the same into a residence. She was hauled up alongside the wharf and a house built there. Her lower deck served as a cellar, etc. She remained stationary at all times of tide. Mr. Thomson's ship was afterwards rented to Nevins & Co., and some of the finest vessels ever launched in St. John can claim that spot as their birthplace.

I think the craft alluded to was one I heard Mr. Rankin speak of—*The Marchioness of Queensberry*, built in 1838, and described in Lloyd's Register as 668 tons, and that her builder said of his handiwork: 'I'm thinking they'll never get ahead of, or improve on that,' or words to that effect.

I heard also of an amusing incident at the launch. The conditions of wind, weather or tide being unpropitious, Mr. Rankin and Mr. Thomson were anxiously consulting as to whether it would be wise to let her go, when a very ragged Irishman interposed with: 'Ach! let her rip; I'll risk her.'

ROBERT RANKIN

Born at Mains House, Mearns, Renfrewshire,

31 May, 1801

Married 17 March, 1829

Died 3 June, 1870

With Mr. Allan Gilmour, and several others who were afterwards associated with the firm, Robert Rankin attended the Mearns School under Mr. Jackson, of whom a short account has been given. He joined the staff at Grangemouth on his fourteenth birthday; thence he was drafted into the Glasgow office, 15 December, 1816, and he must have there shown decided efficiency. I remember him telling me how he came to be appointed cashier,

a duty previously religiously performed by Mr. Arthur Pollok himself. Owing to his many interviews and general work, Mr. Pollok would, not infrequently, find at the end of the day that he could not get his balance. His desk must have been within view of Mr. Rankin's, and he would call out to him that he was short so much, give him the book, and ask him if he remembered anything that would guide him. Generally Mr. Rankin could. Ultimately, one day, Mr. Pollok said, 'I am thinking, lad, you are more fitted for this job than I am; take it over.'

I have before me Mr. Rankin's personal expenditure book, 1 August, 1815, to 31 December, 1822. Neither book nor expenditure is heavy. It contains the following laconic particulars:—

Robert Rankin, born 31 May, 1801.

Went to John Wilson, Glasgow, 4 April, 1814; left him 18 May, 1815.

Went to Mr. A. Pollok, Grangemouth, 31 May, 1815; left there for Glasgow 15 December, 1816.

Left Glasgow for Miramichi 10 April, 1818; arrived there 12 May, 1818.

Left Miramichi for St. John 15 May, 1822; and got there 20 May, 1822.

In the previous year he had made a prospecting trip, but, for reasons stated hereafter, he did not really start the business at St. John till the summer of 1822.

The book shows evidence of a Spartan self-discipline. The item of 'a poor woman' often occurs, and his church donations, if not of large amount, are of weekly regularity. A present from Mr. Arthur Pollok of £1 is occurs more than once. Restricted in means as he must have been, he was able to afford a periodical present of snuff to one, old James Bogle.

From the time he went to Glasgow it would seem clear that his destination was to be Miramichi, for he soon secures the services of one, Charles Du Bois, at the remuneration of £1 11s 6d per quarter, to teach him French. In a few months' time he treats himself to a copy of *The Adventures of Tele-machus*, my own friend of later days. I never was aware that he knew a particle of French—he was always so reserved about himself.

In November, 1817, an entry appears:—
'Received my share of my father's effects, after providing for my mother, £45.'

One gleans that for his three years' services he was credited by Pollok, Gilmour & Co., with £30, £35 and £40; and that they appreciated these services is evidenced by their presenting him on his leaving with £40.

The independent, thrifty Scotch blood was there; he cut his coat according to his cloth; it may be assumed not easier to do then than now. To Miramichi he went not only without liabilities,

but with a credit of £32 8s 9d in Pollok, Gilmour and Co.'s books. At Miramichi he must have let himself go more freely, though still in moderation—doubtless he had no small position to maintain there. Clothes are expensive, and silk handkerchiefs are *de rigueur*; balls and concerts were patronised, but these must have been of a primitive order. The church is not forgotten, but compared with other claims benefits liberally.

Two items puzzle me, one which recurs to debit, for road money, and another (to credit) yearly for Treasury Warrant. Can there have been a capitation assessment for the construction of roads, and did the Treasury make a grant to the early pioneers?

At Miramichi he received a yearly salary of £100 sterling, plus board, and on his leaving there an amount of £398 6s sterling was transferred as on 25 February, 1823, to his credit in the books of Robert Rankin & Co., St. John. Clearly he could not be accused of extravagant living. Not the least doubt the same austerity in early life, and the same subsequent recognition of what was required of them, characterised the Gilmours, the Ritchies, and others. Mr. Rankin's account book happens to survive, but theirs would be much like it if they could be produced.

On 10 April, 1818, he had sailed for Miramichi, and in the spring of 1821 the project arose

of his founding a firm at St. John. I remember him telling that to get there he had to travel, first by land from Miramichi to Fredericton, a distance in direct line of about 60 miles, and thence by river or road to St. John. But there was no recognised road between Miramichi and Fredericton, so he had to travel up the Miramichi River and down the Nashwaak River—probably thrice the distance. Unfortunately it fell for him that the conditions were such that it was quite impossible to travel either on wheels or by sleigh ; the snow was melting by day, and during the night a frozen crust formed on the surface, quite penetrable up to one's thigh ; this made it impossible for beast, and very irksome and painful for man to travel. But the object had to be achieved, and, accompanied by an Indian, he set out on foot for Fredericton. Between them they carried, mostly in bullion, and partly in silver Mexican dollars, the capital with which he intended to start his business. It must have been a difficult undertaking so to cover those miles, but it was done. Arriving eventually at St. John, he found conditions there, in his opinion, not such as to justify his starting in business ; so, after looking around and obtaining information which might be useful for him on another occasion, he returned to Miramichi. In the following year he travelled the same route again—this time on horseback, as Mr. Kirk wrote me ; there was still no road. Circumstances were now

much more favourable; and thus in the summer of 1822 he opened at St. John, a business which, for many years, was both large and profitable. On 17 March, 1829, he married Ann, eldest daughter of John Strang, of St. Andrews, New Brunswick, an uncle of William Strang mentioned later.

Mr. Rankin's life at St. John was an arduous one, and under him business developed quickly. What he undertook and carried through, especially during the summer season, seems beyond belief. When I visited New Brunswick in 1869, an old man who had been the stevedore for loading the ships, told me that on many occasions when he went to the office at daylight for his day's orders, he would find, not Mr. Rankin fresh after an ordinary night's rest, but Mr. Rankin who had been at work till the small hours of the morning, yet fit and ready for another day's work, having snatched an hour or two of sleep in the office itself. This sort of thing went on until, in 1838, he was recalled to Scotland by the dissensions between Mr. Gilmour senior and the Polloks. He was accompanied by his wife and family.

Amid so much strife and worry, what must not a tombstone in the Mearns Kirkyard tell of sorrow. It is of the loss from scarlet fever, while he was staying at his partner's (Mr. Gilmour's) house, shortly after his arrival, of two of his three children. The record is of Helen Rankin, 13 December, 1838,

aged six years and four months ; Agnes Rankin, 23 December, 1838, aged four months.

Earlier in the same year he had lost another child at St. John.

I have it on the authority of my brother, that Mr. Rankin had for some time previously looked forward to ultimately retiring direct from the St. John house, returning to Scotland, and acquiring a property. The upheaval in the home business, and his loyalty to the concern forbade this. In the result, further extensions being thought advisable, it was decided that he should open a house in Liverpool. After making a brief return visit to St. John, he carried out this design by opening the firm of Rankin, Gilmour and Co., Liverpool, late in 1838, or early in 1839. He took up his residence at 64 Upper Parliament Street, then one of the most desirable neighbourhoods in Liverpool. In 1851 he removed to Bromborough Hall, Cheshire. About 1857, with his wife, son, and daughter, he made a tour in Canada, New Brunswick and the United States. At the scenes of his former labours he was received with open arms—indeed, at many places he had an almost Royal reception.

Mr. Rankin was a man entirely free from ostentation, unobtrusive, a very silent man, but one to arrest attention, not from what he might say, but from his ordinary bearing. His benefactions, public and private, were as liberal as they were

unostentatious. His letters were clear in construction, tersely expressed, and logical; in comparison with the hasty productions of the present day, they were a pleasure to read. Indited for the guidance of the partners abroad, they were, to my own knowledge, written with a fluent pen; but everything was clear, nothing involved, and there could be no difficulty in determining his meaning. He had a perfect mastery of figures and of book-keeping—to him a well-kept system of books was a delight. A strong financier, this department of the home affairs soon devolved on him, and it was no light or easy matter. He had a love of order, was quick in decision, and maintained, as all the merchants in that day had to do, a close eye upon the leading markets and articles of produce. Once having ascertained that any article was at a price such as had not been known within any reasonable period, he had no fear in purchasing and storing to await a rise. A good buyer, he was also what few men are, a wise and competent seller, and would not regret if the buyer had a profit; while, if the transaction turned out differently from what he had anticipated, he knew how to act promptly and minimise his loss. Of some of his successors—excellent buyers—it was justly said: ‘Leave to them the buying, but to the office-boy the directions about selling.’

An instance of his kindly disposition and

unflinching sense of duty was furnished me by Mr. Jardine when speaking of his early reminiscences. He was apprentice and salesman to Dempsey, Frost and Co., to whose business he eventually succeeded. Mr. Dempsey was an eccentric character, also a speculator, and the usual position was that while a goodly sum might stand to his credit in the partnership account, a larger was at his debit on his private account. Such was the position when he died, holding considerable undeveloped property, terribly encumbered. His sons-in-law, John Torr and Thomas H. Holderness, merchants in Liverpool, and Mr. Rankin were his executors. His affairs were in such a tangle, and his financial position so involved, that the former two, after due consideration, could see no other course than to resort to the Court of Chancery. That would have left the widow penniless. They withdrew, and Mr. Rankin, single-handed, carried on the executorship, succeeded in compromising claims, advanced money to develop the property, and after infinite worry, when he handed over the Trust some years before his death, Mrs. Dempsey was in receipt of an income of £800 a year therefrom.

For sport he had no great predilection, though, as I have said, if he had followed his own liking he would, in 1838, have settled down to a country life, for he had a love for farming and especially for live stock, a taste which he was able

to exercise to a greater or less degree from 1851 onwards, when he went to live at Bromborough. He liked his beasties, and they loved him.

Mr. Rankin early made his mark in Liverpool, and was quickly singled out for election to the old Dock Committee, subsequently constituted as the Mersey Docks and Harbour Board. Of this latter he was elected Chairman (January, 1862)—the highest honour Liverpool has to bestow.

An unusual incident in connection therewith was the friendly rivalry between Mr. Rankin and Mr. Ralph Brocklebank, each desirous to place the other in the Chair. Neither were men disposed to alter their judgment once formed, but Mr. Brocklebank was even less accustomed than most of his generation to have his will thwarted, and Mr. Rankin eventually yielded and assumed the Chair.

About 1865 or so, I remember him being invited to meet and advise, with a small committee of experts, in regard to the financial affairs of the Great Western Railway, then in a dubious, if not parlous, condition. His, I was informed, was the guiding hand in their deliberations; the investigation was a continuous and prolonged one, and on the scheme they eventually drew up, the company floated into its present prosperous state.

Natural diffidence, I think, prevented him really enjoying the position of Chairman of the Dock Board, nor was he altogether in good health. He

resigned that office in November, 1863, and was succeeded by Mr. Brocklebank.

As an instance of his public spirit I have the following from Mr. John Temple, one of the actors in the laying and recovering of the first Atlantic cable. There was considerable difficulty in raising the funds to start the enterprise, then considered very quixotic. Mr. Rankin early advanced £1,000 thereto. After the first failure there was immensely more difficulty in gathering together the funds for raising the lost cable and for making a second attempt. Only few words were required, and he advanced a further £1,000. His love for progress doubtless dictated the action that so many as well placed refrained from, for to my knowledge he eschewed the use of the cable or the telegraph wire as much as he could.

The life-long strain of heavy physical and not less heavy brain work, combined, if I may say so, with the all too regular life he had led, forbade that elasticity and power to rebound that Nature required. With Mrs. Rankin, he made a long trip to the Mediterranean, but came back none the better, rather worse. About this time, on 23 August, 1869, there happened the greatest trouble of his life, the death of his daughter, Annie MacIver, who was drowned at Menai Straits; a cruel blow in his enfeebled state of health. Mr. Rankin received the news, stunned possibly, but with characteristic

calmness—‘ God’s will be done ’ were the only words he uttered—but the sorrow of it entered his soul. Her life of usefulness was all too short ; she was probably somewhat in advance of what was at the period considered to be a woman’s sphere. She had high ideals, was practical, and to do good was her aim. It was she—the first to move in such a direction—who induced the Cunard Co. to provide facilities and accommodation for the Company’s clerks dining on the premises at, to themselves, very much reduced cost. This was before the day of cafés, and also of tramway facilities for their getting home to lunch. With her, too, was the inception of a house of residence (the first in England) for shop girls whose homes were not in Liverpool, and subsequently the name of Bromborough House was given to the home in her memory. Not by any means of the advanced-woman type of to-day, there was much, I believe, of social improvement she would have accomplished had her life been prolonged. Mr. Rankin never properly recovered health or spirits, and died at Bromborough on 3 June, 1870.

I know of no more abstemious and devoted life. His wife and life-long helpmate continued to reside at Bromborough Hall till 1873. She then went to live at Manor Lodge, Bournemouth, where she died 5 February, 1875.

Of his family of seven children, four died young ; Sir James Rankin alone survived to a ripe age.

SIR JAMES RANKIN, BART., J.P., D.L.
(M.P. 1880-1906 and 1910-1913)

BRYNGWYN, HEREFORD

Born 25 December, 1842

Married 12 January, 1865

Created Baronet, 1898

Died 17 April, 1915

James Rankin, the only son who survived to maturity of the family of Robert Rankin, was educated at first privately, subsequently at the Royal Institution School, Liverpool, and at Trinity College, Cambridge (1st Class Natural Science Tripos, 1865). He married in the same year Annie Laura, daughter of Christopher Bushell, J.P., of Hinderton, Cheshire. During that winter he attended pretty regularly at Rankin, Gilmour & Co.'s office, but not with any idea of coming there permanently. He devoted himself mostly to acquiring a knowledge of book-keeping. Mr. Rankin, about this time, 1865, purchased the estate of Bryngwyn, in Herefordshire, and conveyed it by deed of gift to his son, who, a year or two later, purchased the Lyston estate adjoining, making in all a property of 3,300 acres, and thither went to reside in 1866. He built a new residence, 1868-70, a fine country seat, and immediately found in the district plenty of scope for all

his energies. He joined the Hereford Rifle Volunteers, of which he became major, bestowed much time and attention on all matters agricultural, was no mean breeder of high-class stock, gave much attention to the better organisation of the friendly societies, and worked hard for the good of all classes in the community.

He was largely instrumental in the founding and building of an Agricultural College outside Hereford, which, however, failed to be properly utilised, and is now turned into a most successful training college for women teachers. He built and presented to the city an excellent free library. In this, as in all matters educational, he was a pioneer. In 1880 he was elected member for Leominster Borough, after a stout contest, and sat therefor till, under the Redistribution Bill, it was disfranchised. Thereafter he sat, 1886-1906, 1910-1913, for the Leominster Division of Herefordshire. To devote so many years of one's life to Parliamentary work—work in the real sense—the while giving a broad-minded and active interest to matters philanthropic, imperial as well as local, means a big strain, however strong the will and the constitution. He did not relax in his work on the Herefordshire County Council, of which he was an Alderman; upon him as Chairman of its Education Committee fell much arduous effort, both before and after the passing of the Act of 1902. The most of

the organisation and reorganisation fell upon his shoulders. While Parliament was sitting, most Friday evenings he returned to Bryngwyn for his committees, etc., at Hereford on Saturdays and Mondays, returning to the House on Monday afternoon.

He was appointed to the position of Chief Steward of the City of Hereford in 1878, the duties of the position being honorary. True, he resigned the Mastership of the Fox Hounds, which he had held from 1877 to 1884, but meantime he had become Chairman of the Central Emigration Society, and also of the National Provident League in London. He introduced a Bill for Old Age Pensions, which Mr. Chamberlain backed, but he did not succeed in obtaining a place for its second reading. He devoted himself strenuously to party political organisation ; he was Chairman of the National Union in 1894, and treasurer of that Union till 1906, when he lost his seat in North Herefordshire. He was Chairman for many years of the Midland Division of the National Union, covering ten counties, and also for twenty-five years was Chairman or President over the county party organisation.

He certainly worked hard for the good of the community ; his labours, like those of John Gilmour, were fitly recognised by a baronetcy. In Parliament, instead of posing before the reporters, he devoted himself largely to Committee work, of which he was allotted probably more than his full share ; and

of several Committees he was Chairman, e.g., the Committees on the widening of the Strand, the London Water Companies, and an important Select Committee on the production and sale of gas by the London Gas Companies.

In appreciation of his services the county—all conditions and colours of politics—subscribed for, and in 1907 presented to him his portrait by H. G. Herkomer, a replica of which was given to the Shire Hall.

He contributed several papers upon social as well as scientific subjects ; among the former, 'State Emigration,' 'Housing of the Poor,' and 'Old Age Pensions.'

While I cannot say he worked himself to death, his almost too constant devotion to the duties devolved on him involved such strain that he fell into bad health, and died in 1915.

To such men the country owes more than it acknowledges ; the worst of it is that to the willing horse is always left the heft of the work.

His son, Reginald, succeeded to the baronetcy and lives on the property.

JOHN POLLOK JUNR. AND GEORGE YOUNG.

Born —

Married Margaret Strang

Died 1852

Born 1820

Married Miss Thomson,

St. John, about 1854

Died 27 December, 1909

It is convenient to place these two men together. They were successors to Mr. Robert Rankin when he left St. John. John Pollok had been some years in St. John before George Young came out, and it was to him that the partnership and control were given at the time above referred to, 1838-9. He had for some time previously proved an assiduous assistant to Mr. Rankin.

George Young was a son of Mr. George Young, of Messrs. G. & A. Young, solicitors, Glasgow, who conducted our Glasgow firm's legal business from start to finish. His father lived at 22 Carlton Place, next door to the Polloks and Allan Gilmour senior. He entered the Glasgow office in 1834, attending the University classes at the same time. In 1839 he went out to St. John. From what is before me, Mr. Young was somewhat disappointed that two years later he, being then twenty-one, was not, as he had anticipated, admitted into partnership—a somewhat ambitious aspiration.

In 1841, when in ordinary course he expected he would have become a partner, losses had accumulated. Evidently the dry-rot had soon set in. It was not considered fair that he should be burdened with such losses, so it was arranged to defer his admission as partner. He became a partner in 1845.

In 1841 and subsequent years, the nerves and sinews of all the houses were strained to meet the inexorable demands of A. G. senior upon them. As Mr. Young was not without capital, I think it most probable that the recognition of the liability that would be assumed, and a sense of what was due to a young man entering life in the circumstances then existent, deterred Mr. Alexander Rankin from assuming him earlier into the partnership.

I first met Mr. Young about 1856, when he was staying at the old Waterloo Hotel, Liverpool, which stood where the Central Station now is. I imagine he returned to St. John, but in 1860—certainly 1861—he had established himself here. I remember him as a delightfully pleasant man, with the hopefulness of a Micawber, and the cheerfulness of a Mark Tapley; but his affairs did not prosper. He ultimately went to London to live, and on 27 December, 1909, aged 89, died at 21, Beechcroft Mansions, Streatham.

John Pollok was proud, self-reliant and a general favourite. Not less a favourite was George Young; both were social successes, but in the

business dismal failures. This undoubtedly suffered from want of attention. John Pollok either built or acquired a somewhat pretentious house on Prince William Street, ever called the Pollok house. I do not know but that he made it firm's property, for it was there that Francis Ferguson afterwards went to live. The guiding hand of Mr. Robert Rankin had been removed, and neither John Pollok nor George Young could "carry corn," neither did they work in accord. Mr. Pollok's habits became irregular. No such allegation can be made about George Young; but he was easy-going, good-natured and lacking in force. It sufficed Mr. Pollok to come to the office late and go early. Mr. Young rarely appeared till 6 p.m. and left soon after, in each case one cancelling largely what the other had done. What could such management avail? Useless were the frequent visits of the all too kindly-hearted Alexander Rankin from Miramichi, to try and mend matters—an Allan Gilmour senior to fire the actors out would have been a benefit probably to the men themselves, no less than to the concern. John Pollok died at St. John in 1852, and in the same year his wife, who had come home the previous year, died at Bromborough Hall, a grief-stricken, heart-broken woman.

To fill his place Francis Ferguson had been withdrawn from Bathurst, but I doubt if this effected any improvement. John Pollok and George Young had at least lived in peace and harmony; now it was

a cat-and-dog life between George Young and Francis Ferguson.

Probably less successful than any of his compeers and juniors, he survived every one of them—say those who were either partners or employees in responsible positions in any of the concerns at the time he was so connected with our firm, including those who were at that time serving their novitiate. Some of these eventually became partners, e.g., George W. Hoghton, William Strang, Robert Rankin junior, George Sheriff, James A. Bryson. Such was equally the case with the partners resident abroad. Mr. Hill, who practically remained in active service to the last, and so claimed to be the remnant of the 'Old Guard,' pre-deceased him by one year.

To end a somewhat dismal chapter, as stated under R. R. & Co., George Young retired, or was retired, in 1856.

CHAPTER IV.

ALLAN GILMOUR and CO.

QUEBEC.

Opened 1828

Closed 1878

This firm was opened in 1828 by Mr. Allan Gilmour, subsequently of Glasgow and of Montrave. He had, during the earlier part of the year, along with Mr. Allan Gilmour senior and Mr. Ritchie, made a very extended tour, with the view to posting themselves as to the capabilities of the several districts they went through, to meet the requirements, not only of their own firms, but also of the needs of the firms of the so-called lower ports—St. John, Miramichi, Bathurst and Dalhousie. A copy of a portion of his log on this tour will be found in Appendix II to this volume. In the light of to-day it is peculiar reading. Those were not the days of express trains opulently equipped with dining-saloons and sleeping-cars.

The firm's timber storage ground and pond was at Wolfe's Cove, just above Quebec (so styled because General Wolfe effected his memorable landing

there), near the very high ground of the equally memorable Plains of Abraham.

In addition to the timber business, he established a shipyard, and entered upon a considerable building programme, which was continued by the firm down to 1870. Probably the most successful vessel turned out was the *Advance*, 1466 register—a leviathan of her day. The firm's business in lumber extending, they established another and very extensive deep-water cove at the extreme entrance to the port, on the Point Levis side of the river, named Indian Cove. It was from there that in later years the bulk of the business was conducted, though much of the preparation of the lumber was still done at Wolfe's Cove, and the timber was towed down on the tide by heavy row-boats, to be shipped at Indian Cove. In passing, it may be of interest to mention that in towing spars or tapered timber, instead of the narrow end being towed first, it was the butt or thick end, justifying the old adage as to the true sailing-ship model—'Cod's head, Salmon tail.'

It was at Indian Cove, the only place practicable on account of the lateness of the season, that the English troops were landed in the early winter of 1862, at the time of the so-called 'Mason and Slidell,' or 'Trent' affair with the United States. It was always the Cove that closed latest in the winter, and opened earliest in spring.

In what year the senior Allan Gilmour carried through his big 'corner' in timber, to which I have already alluded, I cannot tell.

After Mr. Gilmour came home to Glasgow, his brothers John and David Gilmour, who had been associated with him at Quebec since 1832, became partners.

The Gazette notice of date 2 June, 1857, refers to the death of David, and to the retirement of James Gilmour, and sets forth that 'the business heretofore carried on at Quebec under the firm of Allan Gilmour & Co., and at Montreal under the firm of Gilmour & Co., and the several subordinate establishments in Canada therewith connected, would be carried on by Allan Gilmour, Glasgow; Robert Rankin, Liverpool; John Gilmour, Quebec; Allan Gilmour, Ottawa.' Mr. John Gilmour was thenceforward the resident partner at Quebec, Mr. McNaughten being his right-hand man; and Mr. Nicoll, his co-equal, undertook the onerous duty of visiting this country twice each year to sell their output.

There were probably more changes in the constitution of this than in any of the firms, Montreal of course excepted, where the partners were from first to last identical with those at Quebec.

In 1828 it opened with Allan Gilmour senior, John and Arthur Pollok, Allan Gilmour and Wm. Ritchie as partners.

In 1838 Allan Gilmour senior retires, and John and David Gilmour, of Quebec, also Robert Rankin, are admitted.

In 1841 Mr. Ritchie retires, and Allan Gilmour (subsequently of Ottawa) and James Gilmour above named, are admitted.

In 1850 the Messrs. Pollok retire—by 1 January, 1858, the names of David and James had been withdrawn, the former by death, the latter being retired on account of irregularity of habits—the partners now remaining being Allan Gilmour, John Gilmour, Robert Rankin, and Allan Gilmour of Ottawa.

31 December, 1869, Mr. Rankin's name, by decease, is withdrawn.

31 December, 1872, Mr. Allan Gilmour of Ottawa retired.

25 February, 1877, Mr. John Gilmour died, and Mr. Allan Gilmour, Glasgow, all unwilling, becomes the sole surviving partner.

I say all unwilling, for I think there is not the slightest doubt that he had only remained in from a sense of loyalty to the two firms he had taken part in founding, and to his own brother. He continued his interest in the Canadian firms (to his monetary disadvantage) after he had retired from his own firm at Glasgow. Eventually he withdrew, as from 31 December, 1877, alike from Gilmour and Co. and Allan Gilmour & Co., in favour of Allan,

John and David Gilmour, sons of John Gilmour ; John David, son of David Gilmour ; and Peter McNaughten, the Quebec manager.

This partnership was, I think, short-lived. John Gilomur, afterwards Sir John, of Montrave, about 1878 found it necessary to visit Canada, and there was a split.

The brothers Allan and David Gilmour joined together and assumed the management of the Trenton Mills, under the style of Gilmour & Co. The cousins John and John David joined together and assumed the management of Gatineau Mills, under the name of John Gilmour & Co.

Peter McNaughten retired. The business thereafter, as indeed it had been during the immediately preceding partnership, was largely, if not entirely with the United States in sawn lumber, and in articles and accessories manufactured at the Mills.

Allan died 19 May, 1903, and his brother David became established in the United States as a manufacturer of doors.

John David, usually known as Jack Gilmour, died 7 April, 1898, having previously sold his interest to a Mr. Hughson, and the business was carried on by Mr. John Gilmour and Mr. Hughson under the style of Gilmour and Hughson.

The Gatineau Mills business is therefore all that remains in the Gilmour name of the once

well-known and extensive firms of Allan Gilmour and Co., Quebec, and Gilmour & Co., Montreal, and subordinate establishments—the Trenton concern having gone into liquidation.

ALLAN GILMOUR
OF QUEBEC AND GLASGOW

Born 29 September, 1805
Married Agnes Strang, 1839
Died 18 November, 1884

Allan Gilmour was born at Craigton, Mearns, 29 September, 1805, and entered the Glasgow office in 1818, or 1819, at the same time as his cousin William Ritchie. It may be taken for granted their income and expenditure accounts were as restricted as was that of Mr. Robert Rankin. Allan Gilmour went to Miramichi in 1821. In 1824 he went to Bathurst, N.B.—I understand more from a desire to learn French from the local padre than for any purpose of business there, and as French would be still more requisite to him in Canada. In 1825 he came back to Glasgow, and spent a year at Greenock learning ship-draughting, and in 1826-27 we hear of him in St. John, then the most advanced place in shipbuilding in the colonies, though now the industry is dead there. In 1828 he founded

Allan Gilmour & Co., of Quebec. His dwelling-house was first at Wolfe's Cove, and subsequently at 'Marchmont' on the height just above it.

Full of resource, and of active habits, he would seem to have rejoiced in the amount of work he overcame. Early each summer morning he might have been found on his way up to Cap Rouge, some miles away, where the rafts, daily coming down for the market, were first boomed. Any fresh arrivals he would have personally gone over and inspected, to see if they worth purchasing, and perhaps eight o'clock would see him back for breakfast.

He had early qualified in ship-construction, in which he had great delight. Under his foreman shipbuilder, Mr. McCord, and subsequently Mr. Dick, he turned out many excellent specimens, certainly not lacking in strength, as their subsequent history showed, and for the special purposes of the firm, namely, the carrying of the largest cargo of timber practicable, they could not be excelled. This purpose entailed lines that did not add to their sailing capacity in light winds, but with a strong wind few craft could hold alongside such vessels as the *Advance*, and some of the others. They carried no figure-heads. It is said that on one occasion when Allan Gilmour represented to his uncle, A. G. senior, the improvement in their appearance these would give, the answer promptly came, 'No, they won't thereby carry any more wood.' As to knowledge pertaining

to the build and equipment of wooden ships, Mr. Gilmour was one of the most prominent and efficient shipowners of his day. He was frequently requisitioned to give evidence before Parliamentary Committees. I know of two, at any rate, that on the Navigation Laws, and again that on the Tonnage Measurement of Ships, but there were others.

He was a man of quick, possibly impulsive temperament, and of strong will; somewhat irreconcilable if thwarted, but whatever there was of haste in his temper it was generally quickly over.

As an instance of nerve, I have heard from our old captains that when, as he regularly did, he was examining the condition of the ships at the Clyde, and how they had been maintained, instead of doing so by walking along the stringer by the 'tween deck beams, he would skip down the centre line of the ship from beam to beam, spaced 4 feet apart, with unerring certainty, and equally unerring eye for anything that might be wrong. Of course, long practice on floating logs of timber would lend some facility to this work; still, it showed a very strong nerve, as probably 14 feet lay below, and certainly nothing soft to fall upon; this too, when he was well past middle age.

He and Alexander Rankin were summoned to Glasgow at the time of the dissensions between Allan Gilmour senior and the Polloks, to confer with the Polloks and act for the other foreign

partners. In the result he ultimately remained there to succeed his uncle in the active part of the management of Pollok, Gilmour & Co. In 1839 he made a further short trip out to Canada, but I do not know that he made a subsequent one. On this occasion he married Miss Agnes Strang, of St. Andrews, N.B. His dwelling-house at Glasgow was 180 St. Vincent Street, which is now given over to legal chambers. Much devolved upon him there, and yet his work cannot have been anything like so exacting as it was abroad. If he missed his moose hunting during the winter in Canada, he was able here to take an hour or two, once or twice a week, with his gun or rod, for he too, like his uncle, was a keen sportsman.

I remember in 1856 spending a summer holiday with the Hutchisons, by invitation, at South Walton, and Mr. Gilmour at that time (before the Twelfth) often came out to fish the Snipe's Dam, or the Hairlaw Dam. The tradition of us boys was that, keen for exercise, he had lead filled in the butt end of his rod, so as to give him more work. On one occasion we had got a loan from a neighbouring farm servant of an 'Otter,' and were working the illicit instrument with fairly satisfactory results on the Snipe's Dam, when our look-out man reported Mr. Gilmour as coming down upon us. We were scared to a degree, bolted for home, and regardless of supper went to bed.

Much to our relief next morning there was only a very quizzical look and nothing said. Perhaps it reminded him of some of his own early escapades.

He had greater opportunities for enjoying the gun after he had rented Ardlamont, in the Kyles of Bute. He had no use for driven birds, nor yet for the breech-loader, but shot over and watched the working of his dogs, in the selection of which he took great care. To him the dogs were a part of the sport, and fair-doing required that the dog should have some little rest while the gun was being loaded, and not as with the breech-loader, be quickly rushed along after rapid re-loading. He probably took, at this period, somewhat more leisure than did his compeer, Robert Rankin, of Liverpool. In different ways they were each fond of the country, and of the land from which they had sprung.

Shortly before his death he acquired the estates of Lundin and Montrave in Fifeshire, which he bestowed upon his only remaining son, John, who, till ill-health supervened, lived, though in a different way, the strenuous life his father lived and loved.

He was a partner in all the concerns both home and foreign, until the date of his retirement (from all except those in Canada), 31 December, 1870; and he died at 4 Park Gardens, Glasgow, on 18 November, 1884.

I wish I had known more, and thereby could have written more about Mr. Gilmour. As a builder of the firm, and as regards share interest therein, he was co-equal with Mr. Robert Rankin.

SIR JOHN GILMOUR, BART., J.P., V.D., D.L.
OF LUNDIN AND MONTRAVE, AND
SOUTH WALTON.

Born 24 July, 1845

Married 18 September, 1873, at Quebec,

Miss Henrietta Gilmour

Created Baronet, 1897

Died 21 July, 1920

The son, and only surviving member of the family of Allan Gilmour, Glasgow, John Gilmour was educated at Glasgow and Edinburgh Academies, and Edinburgh University. I do not think that he undertook any regular work in Pollok, Gilmour & Co.'s office, but from time to time kept himself posted with what was passing there. He entered the Argyllshire Volunteer Artillery, Kames Section, March, 1868, and was Second Lieutenant there for nearly six years, in fact till on leaving the neighbourhood. He joined the Fife Light Horse in April, 1874—a very distinctive and strong regiment—as Second Lieutenant; Captain, June, 1881; Honorary Major, June, 1890;

Lieutenant-Colonel, October, 1895; Honorary Colonel Commanding, 1900. Then the regiment merged into the Fife and Forfar Imperial Yeomanry; he was their Colonel till 1904, when he accepted the Hon. Colonelcy. It will be seen, therefore, that his total commissioned service is over thirty-six years, not counting his Honorary Colonelcy after relinquishing active command in 1904. He therefore well earned his V.D.

He was out in Canada—sometimes on pleasure, and on other occasions on his father's affairs, and closing his partnerships—in 1868-69, 1872, 1873, 1877-78. In 1873 he married his cousin, Miss Henrietta Gilmour, second daughter of David Gilmour, Quebec, deceased. He succeeded to the Lundin and Montrave estates and South Walton in 1884 (about 4,500 acres) but long before that we find him actively engaged in all matters specially connected with his county, also in wider affairs connected with agriculture, stock breeding, etc. Especially into these latter matters he threw a great deal of interest, and at his own expense, and on a large scale, carried out experimental and research work, the information culled therefrom being freely at the disposal of all interested. He contested East Fife in the Conservative interest in 1885, in the Unionist interest in 1892 and in 1895. In the last two contests, in a distinctly Radical and Miners' Division he fought Mr. Asquith, the late Prime

Minister, and the poll he made is indication of the esteem in which he was held in the county. His hearty, cheery manner endeared him everywhere. Had his politics been Radical it would have been a poor chance for any Conservative. His portrait, by Sir George Reid, was presented to him in December, 1886, by his political and other friends and supporters in the county.

He held many honourable positions, of which I may mention : Convener of the Commissioners of Supply for Fife ; President of the Scottish Union of Conservative Associations ; Member of the Royal Commission on Horse Breeding ; Member of Royal Commission on Agriculture, 1893-97 ; a leading Director, and Hon. Secretary of the Highland and Agricultural Society of Scotland ; and also a Member of Committee of the Royal Agricultural Society in England. He took an active interest in the County Council of Fife, of which he became Chairman. In 1886 he was made Deputy-Lieutenant of Fife.

Sir John Gilmour was brought up to the use of the gun, was a keen sportsman, a good shot, and an enthusiastic stalker. Long ago an unfortunate accident, while out shooting, deprived him of the use of one eye. He was joint-master of the Fife Fox-hounds, along with the late Captain Middleton, for the season 1896-7. After the latter's death that year he became sole master, which position he held

for six seasons. Of his fishing prowess on the Godbout I speak elsewhere.

It is hard to assess the value in a country district—removed so far as his sphere was from my own—of such an active and enthusiastic worker as Sir John Gilmour. Of him, as of Sir James Rankin, it may be said, he did as much for the county and country in which he lived as any man. Neither he nor Sir James Rankin lived to enjoy the leisure they had so well earned. He died 21 July, 1920.

JOHN GILMOUR
QUEBEC

Born 1812
Married Miss Caroline
White
Made partner 1840
Died 25 February, 1877

DAVID GILMOUR
QUEBEC

Born 1815
Married Miss Matilda
White
Made partner 1840
Died 1857

JAMES GILMOUR
MONTREAL

Born 1818
Married
Made partner 1840
Died about 1850

Messrs. David and John Gilmour, Quebec,
and James Gilmour, Montreal, were brothers of

Mr. Allan Gilmour. Their mother, I am told, had three sets of twins; and one account claims that John and David were twins, but I have authority for the dates given above. Scotch parents were strangely persistent in repeating the name of a deceased child, and it seemed part of their creed to stick to family names. I believe these three, with Mr. Allan Gilmour, were the male portion of the family of John Gilmour of Craigton, Mearns, that survived infancy. Though one account makes it 1830, I believe that David and John went out to the Quebec concern in 1832, and as their brother James, with Allan Gilmour of Shotts, went out to the Montreal concern in the same year, it would seem likely they all went in one party. Under their brother, Mr. Allan, at Quebec, Messrs. David and John would not find their work lacking. The Quebec business had so developed that there would be plenty of work for them at the booms and the office. Whether Mr. David took any part in the shipyard I do not know—Mr. John did. This work was mostly conducted in the winter months when other business would be closed, and labour cheap.

Mr. David I have heard spoken of as a very capable, light-hearted, attractive man, quick in despatching his work, also quick-tempered like all the Gilmours of that period. His death, through sudden illness at Rutland, on his way to New York en route for England, about 1857, was a heavy loss

to his firm. His widow, afterwards Mrs. Farquharson Smith, died 4 June, 1904, at Thorngrove, Worcestershire, then the home of her youngest daughter, Mrs. Walter Chamberlain.

Mr. John was in manner more reserved. He was not a man that you readily got much further with. Outside of his home he immersed himself in his work and seemed somewhat careworn, severe and suspicious. His death occurred shortly after the McDuff defalcations. Neither Mr. David nor Mr. John had the old prospecting to do that Mr. Allan had in former days undertaken with such zest, but each winter—if not wanted on this side—they undertook visits to the Camps, and weary work shoeing over the snow it must have been. Combined therewith, however, they had a good deal of Moose hunting. Like all the Gilmours they were of wiry constitution and keen hunters, and the day's work snow-shoeing they would put in would put to shame most of our modern sportsmen. On the ground a hole scraped in the snow, with some fir boughs over it, was good enough bed for them. Human warmth below, and the heat from the breath, would ensure an effective breathing hole above should further snow fall.

Of Mr. James, at Montreal, I only gather he was a genial soul—for his own good a too convivial one; of his work I know nothing.

CHAPTER V.

WILLIAM RITCHIE and CO.,

MONTREAL,

SUBSEQUENTLY *GILMOUR and CO.*

Founded 1828

Style altered to Gilmour & Co., 1841

Closed 1878-9

Mr. Allan Gilmour senior, Mr. Wm. Ritchie, and Mr. Allan Gilmour had completed their Canadian business tour (commenced on 5 June) on 22 July, 1828, and although Articles of Partnership—which I cannot ignore—only bear date 1 March, 1829, there cannot be the least doubt that immediately after this 22 July, 1828, both Mr. Ritchie, at Montreal, and Mr. Gilmour, at Quebec, were engaged at least in setting their nets, if not, as is more likely, in active business. It must be remembered that Mr. Gilmour had to get home, not necessarily at once, and travelling—more particularly by sea—in those days was not conducted with any unseemly haste. It is useless to suppose that these gentlemen spent the intervening nine months in idleness.

The *Cyclopedia of Canadian Biography* (1886), in an article revised by Mr. Allan Gilmour of Ottawa, says :—

‘ The Montreal firm was established at the

same time as that of Quebec, under the management of William Ritchie, a nephew of Mr. Gilmour senior of the Glasgow firm. This house was known as William Ritchie & Co., and it carried on for many years a wholesale dry goods and grocery business, besides supplying parties engaged in the management of square timber and other lumber in Canada and New Brunswick, and further it conducted the considerable financial operations connected therewith.'

Messrs. Wm. Ritchie & Co.'s business was in two ways essential to the foreign houses ; and as regards the home firm, if we must admit that it is essential first to provision, and secondly to pay the bills of our offspring, then to the full extent were W. R. & Co. essential to the home firm also. One can imagine, on the arrival of a mail, the Montreal letter being accorded a first place, as, on the advice therein of heavy or light drawings, would depend the equanimity and digestion of the home partners. Drawing bills is easy work ; accepting them equally so ; with the arranging of finance to meet them comes the rub.

Montreal was and is the money centre of Canada—it occupies a position in that respect akin to London—and finance was a very necessary feature in the operations of the various establishments. It was also the centre of the provision trade, and enormous supplies had to be purchased and forwarded to the New Brunswick as well as to the Canadian lumber

parties. Whether to survey the various aspects of the money market and take favourable opportunities of placing exchange, or correctly to judge the conditions surrounding the market for the more material food supplies for the lumber parties in Canada and New Brunswick and the stores in the latter province, a man of good parts, of clear and astute judgment, was required. In 1832, referred to in the *Canadian Cyclopaedia* as 'the first year of the dread cholera period,' there came out from Glasgow, as assistants, Mr. James Gilmour (a younger brother of Messrs. John and David Gilmour, then at Quebec), also Allan Gilmour of Shotts.

Mr. Ritchie's retirement, while possibly not a direct result of the retirement of Mr. Allan Gilmour senior, was probably a by-product of it, the two having been in direct touch with each other for many years. His withdrawal from the concern bears date 1 January, 1841, and on this date the above-named Allan Gilmour of Shotts, and James Gilmour were admitted, and the style of the firm altered to Gilmour & Co.

The Ottawa (then Bytown) firm of Gilmour and Co., seems to have been formed at this time with Mr. Hamilton—a connection of the Gilmours—as manager, under the close supervision of Mr. Allan Gilmour (Shotts), who himself had to assume residence and control there in 1853. James Gilmour was the last partner resident in Montreal. He was

retired on to a farm shortly after 1856, and Mr. Allan Gilmour (Shotts), henceforward styled as of Ottawa, came back temporarily. Then, I believe, a Mr. White, previously head clerk (brother-in-law to John and David Gilmour of Quebec), held the procuration for a time. Speaking of the period that comes within my own knowledge, Mr. Thomas McDuff, of a well-known Edinburgh family, held the procuration. I do not think there was much more than an annual visit from the Quebec and Ottawa partners at balancing times. On such occasions Mr. Allan Gilmour of Ottawa sent home a closely written, closely reasoned letter of unlimited folios, reviewing the past season's work and future prospects, more especially in regard to the milling operations. These were almost the only occasions on which he did officially write home. While the book-keeping and the provisioning of the up-country mills and camps centred at Montreal, their operation and direction emanated from Mr. Allan Gilmour of Ottawa, no doubt in consultation with the partners at Quebec.

Mr. McDuff was a man much respected in Montreal, and everywhere trusted—certainly he held the full confidence of the partners—yet early in 1877 it was found he had not only much abused this trust but had absconded.

When he disappeared he left a statement of all his shortages, and how they occurred. He had

been in the habit of speculating in pork for Gilmour and Co., and having made some heavy losses, was told not to speculate any more without the consent of the partners. In his anxiety to redeem his previous losses he disobeyed, with the result of only getting deeper, and he was afraid to meet Mr. John Gilmour. Mr. Allan Gilmour of Ottawa had retired in 1872.

The event fell as a terrible blow upon Mr. John Gilmour, and he never afterwards properly looked up. His body was found under the ice at Montreal the following spring. The firm's subsequent history is one of liquidation—truly a gloomy ending.

WILLIAM RITCHIE

Born 24 August, 1804

Married Miss Mary Strang, 1 September, 1834

Died 17 January, 1856

Born at Langton, Mearns, a nephew of Allan Gilmour senior, William Ritchie and Allan Gilmour were first cousins, and from the earliest days great friends—they sat on the same bench at the Mearns School, together proceeded to Pollok, Gilmour and Co.'s office, and lodged together at Glasgow. The first separation took place in 1821, when Allan Gilmour was sent to Miramichi, and William Ritchie to Grangemouth to learn ship-draughting. The friendship was, however, soon to be renewed ; in 1822 Mr. Ritchie also

followed to Miramichi. There, doubtless, he pursued the usual routine of store and outdoor business. What this meant I give, later on, some indication, obtained from my brother Alexander, who went through somewhat of the same schooling at a later period. Suffice it to say, it gave full occupation both to mind and body. It is natural to suppose that Mr. Ritchie's shipbuilding and ship-designing education at Grangemouth was utilised at the Miramichi shipyard. What follows, however, is that he who had studied shipbuilding goes to Montreal to manage store, finance, and buying, and Allan Gilmour builds ships at Quebec.

I give hereafter an account of the tour made along with his cousin and Allan Gilmour senior in 1828. Presumably of intention this had been undertaken in the summer, and made less arduous than some of its predecessors, on account of the senior's advancing years. The winter was the time usually devoted to prospecting. Truly the men of that generation took their trips—if these were their pleasures—seriously, and with an eye to business.

His firm were the bankers for all the foreign concerns. The work at Montreal was responsible, and involved much detail. The place itself for residence would be the most desirable in Canada.

Neither Mr. Ritchie nor Mr. Robert Rankin was actually home at the time of the re-arrangements consequent upon Mr. Gilmour senior's severance

from the Polloks. They were respectively represented by Mr. Allan Gilmour and Mr. Alexander Rankin. In the conferences and the negotiations Mr. Allan Gilmour acted generally for the Canadian partners, present and prospective, and Mr. Alexander Rankin for the New Brunswick partners, present and prospective. With the fresh Agreement for three years then concluded, as between the Polloks and the foreign partners (James Gilmour of Miramichi, brother of Allan Gilmour senior, alone withdrew) Mr. Ritchie, so far as his interests were concerned, was not altogether satisfied. True, this Agreement gave to any foreign partner not present thereat, the power to decline, within six months, to implement it; but in those days of tedious communications, six months soon went by. Correspondence, negotiations, and remonstrances went on throughout the term, till, in the autumn of 1840—the Agreement terminating 31 December of that year—Mr. Ritchie set sail for home.

Into the Agreement Mr. Ritchie had evidently only entered in a half-hearted way; indeed, after events show this and Allan Gilmour senior's malign influence upon him. A considerable amount of acrimony had been created during the correspondence; further negotiations failed, and litigation ensued. It would be as needless as undesirable to enter into details of the wrangling and litigation, which extended, what with reclamations and appeals,

down to 1851. On 11 February of that year, before the full bench of Scottish Judges, decision was given under which, in my opinion, either side in final result would have been better off if they had accepted the original offer made by the other party. His withdrawal from the firm dates back to 1 January, 1841, say from :—

William Ritchie & Co., Montreal ;
Allan Gilmour & Co., Quebec ; and
John Young & Co., Hamilton.

In the aforesaid action Mr. Ritchie laid claim to an interest in the firm of Pollok, Gilmour & Co., Glasgow, and Rankin, Gilmour & Co., Liverpool, but was unable to sustain it.

Mr. Ritchie had in 1834 married Miss Mary Strang, a sister of Mrs. Rankin and Mrs. Gilmour—all the more painful the litigation that went on.

He purchased the considerable estate of Middleton, in Midlothian, to the management of which he devoted himself till his death in 1856, his wife having predeceased him in 1851.

ALLAN GILMOUR
OF OTTAWA

Born 23 August, 1816

Made partner Gilmour & Co. 1841

Died 25 February, 1895

To distinguish him from Allan Gilmour of Glasgow, I have generally heard him spoken of as

Shotts Allan, and by some, on account of his stature, as Long Allan. Herein it will be convenient to call him Allan Gilmour of Ottawa. He was born in Shotts Parish, adjoining Mearns, and received the ordinary Scotch parish-school education, proceeding thereafter to Glasgow University for one year. He, like many of the foregoing, was a nephew of Allan Gilmour senior. His father lived to the ripe age of ninety-three. Allan went to Canada in 1832 with his cousin James Gilmour (brother of Allan Gilmour, then of Quebec, subsequently of Glasgow) as cadets to William Ritchie & Co., Montreal (founded 1828), both being cousins of William Ritchie. There both remained in the capacity of clerks and managers till the end of 1840, when Mr. Ritchie retired and they became partners, changing the style of the firm to Gilmour and Co. It was Allan of Ottawa that his uncle Allan Gilmour senior, after a stormy interview, turned from his door late one winter's night, because he would not lend himself to his machinations for the disruption of the firm, and the undoing of the Polloks. It was to Allan Gilmour senior unbearable that at any rate two who bore his name would not acquiesce in his designs and withdraw from the firm, even although the tempting bait had been offered to each in turn, that if he did so he would be made his uncle's heir. Allan Gilmour, then of Quebec, had already unhesitatingly refused the offer.

Upon assuming partnership he established

an agency at Bytown (the present city of Ottawa) under the management of a Mr. Hamilton, a connection of the Gilmours. Bytown had been, and continued to be, the centre of the firm's lumber operations. Allan Gilmour's duty it was to supervise personally these operations, and for this purpose he paid frequent visits from Montreal to Bytown and the camps. His journeys were attended by much exposure to cold, and a neglected gathering in the ear, caused thereby, ultimately entailed stone deafness of that ear. This was in the early fifties. Shortly afterwards the other ear also grew deaf, probably from sympathy, and so in later years his hearing was terribly bad. Possibly it was from this cause he read a great deal.

In business, things were not going well. Mismanagement at Bytown had set in, and in 1853 he had to assume the reins and his residence there—leaving James Gilmour at Montreal. This gentleman's convivial habits did not, however, conduce to good business, and he was not without some other peccadilloes. When it was found he had committed the firm to large responsibilities without proper equivalent, he had to go, and from 1857 on, the Montreal firm was conducted under a *per pro*.

Besides the square-timber business, Mr. Gilmour had the control of the firm's mills at Trenton, and on the North Nation, of the Blanche River

Mills, and, at a later period, of the very extensive mills on the Gatineau.

He did not make as frequent visits to this country as did the other foreign partners. Of courteous and somewhat distinguished manner, he, as far as my observation went, was the only one of them who effectively responded to Allan Gilmour's (Glasgow) letters.

He had a worrying time at Ottawa, for though he gave the closest personal attention to the business and hardly ever took a holiday, the saw-mill operations were for many years not successful. But the tide turned at last, and with more prosperous times he found leisure to devote to shooting and fishing. I think this must have been about 1859. His first shooting was on the prairies, and he was usually accompanied by Mr. Cumming, of the Trenton Mills, and later by Mr. John Manuel, a nephew who resided with him. Afterwards he became a member of the Long Point Estate Shooting Company, now or lately one of the most famous preserves of the American Continent, if not of the world. But I rather think he loved his fishing best. Along with Mr. James Law of Montreal, he became joint owner of the River Godbout, about 250 miles below Quebec. At first the only approach thereto was by schooner from Quebec, specially chartered to take down the party, with their equipment and provisions, and the salt in which to pickle the salmon.

Later on Mr. Gilmour had his own well-appointed steam yacht. He owned the river and much adjacent land, purchased the fishing rights at its mouth, and had them zealously protected winter and summer. He had ravines bridged, provided easy approaches to the pools, had boats placed at every eligible spot—in short, transformed what must at first have been a rough-and-tumble outing, into a somewhat luxurious holiday.

Such an authority as Charles Hallock writes :—‘ I have fished a good many salmon rivers, but the best sport I ever had was on the Godbout in 1889, with that prince of anglers, Allan Gilmour of Ottawa.’

Mr. Gilmour fished the river from 1859 till his death. From the detailed records, say 1864 to 1906 inclusive, I find that 12,830 salmon were taken by the fly, weighing 145,819 lbs. or something over 11½ lbs. per fish, and this by an average of probably less than four rods. Their yearly visits cover an average of twenty-seven week days—not necessarily fishing days—and even on suitable days it does not follow that all the rods always fished. If we carry the average a little further it works out, on the above basis, at twenty salmon for the four rods every day. One notable take was that of Mr. Gilmour’s, on 10 July, 1865, when he landed forty-six salmon weighing 426 lbs., and I think he told me that he did not fish after three o’clock, having had enough ! There was

another notable take in 1874. The party only fished ten days that year, and N. A. Conneau (the River Guardian) continued on. In eighteen days he caught 360 salmon—his biggest day, fifty-seven, averaging over 11 lbs., his last and smallest day one ; indeed, if we eliminate his last five days' fishing, he had the astounding record of 345 salmon, averaging $10\frac{3}{4}$ lbs., for thirteen days' fishing. Sir John Gilmour when out in 1869, was of the party, and between 16 June and 17 July captured 164 salmon, 1,806 lbs., the best fishing that year. In the foregoing no account is taken of grilse, nor yet of sea trout, of which latter there was abundance, sufficient to furnish grievous annoyance to the salmon rods !

Mr. Gilmour retired from business in 1873. I travelled home across the Atlantic with him in 1874. He was most likeable, though conversation was very difficult by reason of his deafness. The cords of his heart were in a manner unloosed, and he was confidential. It was touching to hear him say, 'All my life I have worked hard, and I feel tired ; now I am going to travel for a time and see if I can enjoy my leisure. Much as I could have done so earlier, I had then neither the means nor the opportunity. Now that I have both—I doubt, I doubt.'

I believe he did enjoy and prolong his trip. After revisiting home scenes he gave a whole year to leisurely visiting the principal points of

interest in France, Switzerland, Holland, Italy, Germany and Austria. He went up the Nile to Philae, a journey not so easily accomplished then as now, and was the only one of the party who would venture to shoot the cataract. Thereafter he went through Palestine, leisurely and exhaustively—much that he saw there and in Egypt, being himself well read, made a vivid impression upon him. But through it all, his deafness was a sore affliction, and on his return to Canada he in a sense immured himself within the gates of his fine place on the banks of the Ottawa, and in cultured retirement devoted himself largely to reading. He was on very intimate terms with Lord Dufferin, the Marquis of Lorne, and other of the Governor-Generals, entertained Prince Arthur on his visit to Canada 1869-70, and in the early days of the Parliament's location in Ottawa, when suitable residences and accommodation were scarce, his was a wide hospitality. I have heard that he had a fair share of the Gilmour quick temper.

At one period in his career—the time of the threatened Fenian invasion—we find him holding the rank of Major in the Militia, at that time the only line of defence. Though a keen, he was not a rabid politician. A thoroughly public-spirited man, he unostentatiously identified himself with everything that was good and for the elevation of the community. He was a liberal patron of local artists,

and a considerable benefactor to the Art collection in Ottawa. When University education was taking its rise in Ontario, he gave largely to the funds of Queen's University. Truly an outstanding man, his usefulness was only limited by his infirmity. From 1854 till his death, 25 February, 1895, Mr. John Manuel, whose brother was married to Mr. Gilmour's sister, lived with him in close companionship.

CHAPTER VI.

JOHN YOUNG and CO.

HAMILTON, CANADA.

When founded, how constituted, or what their function, I have no means of knowing. I had no idea of the existence of any such firm till perusing some of the papers in connection with the *Ritchie v. Pollok, Gilmour & Co.* trial. Mention is therein made of co-partnerships 'at Hamilton under the firm of John Young & Co., and one or more subordinate concerns.' These firms must in some way have been auxiliaries of William Ritchie & Co. and Allan Gilmour & Co.

CHAPTER VII.

ARTHUR RITCHIE and CO.

DALHOUSIE, AND CAMPBELTOWN,
NEW BRUNSWICK

Opened about 1833

Closed about 1842

Arthur and Robert Ritchie, brothers of William Ritchie, Montreal, and nephews of Allan Gilmour senior, were sent out together to Miramichi, like the others from the Mearns, in or before 1825, as they were there at the time of the great fire of that year. Some time after that event they went to Restigouche to open a house at Dalhousie and a branch at Campbeltown. As already indicated, the state of communication in those days was such, that they had to travel round by the shore of the Bay of Chaleur, a distance of about 160 miles, instead of about 80 miles direct—owing to the thick woods. It was probably about 1833 or 1834 that they commenced business, and in 1842, the year in which Robert Ritchie died at Restigouche, their connection with Pollok, Gilmour & Co. ceased. On the closing of the connection, the taking delivery

of stock was made a matter of much difficulty and dispute, but eventually a settlement was arrived at, one under which the senior firm suffered considerably. Thereafter Arthur Ritchie continued the business on his own account under his own name, but not too successfully, and ultimately he went to Quebec, where also he was not altogether successful.

Among his staff he had his nephews David and John Ritchie, who subsequently established themselves apart from their uncle. John opened the firm of Ritchie Bros. at Liverpool, David that of D. & J. Ritchie, Miramichi. David subsequently came home and joined the Liverpool firm; his son John to-day conducts the business, and in 1919 completed a most successful Mayoralty year. Both men were of most kindly disposition and personality. I owe much to the kindly interest of Mr. John during the early days of my business career.

CHAPTER VIII

FERGUSON, RANKIN and CO.

BATHURST

Founded about 1832

Transferred to resident partner 1870

Closed 1878

There would not appear to have been assigned a separate title to this firm till 1842. In the deed of retirement of Allan Gilmour senior the firm is alluded to as a 'branch of Gilmour, Rankin & Co. of Miramichi, at Bathurst.' The deed provided for his share in the branch house being divided between Mr. Robert Rankin and Mr. Allan Gilmour, and further power was reserved to Mr. Alexander Rankin to allot a partnership to Mr. Francis Ferguson. This power was not acted upon till 1842—after James Gilmour's withdrawal from G., R. & Co. in 1841.

Whether Gilmour, Rankin & Co. followed Cunard Bros. from Miramichi to Bathurst or preceded them there, I do not know; but I find them in the same rivalry, not to say antagonism. The tactics of either were to oppose everywhere and in everything, in season and out of season. At first the business was—besides the ordinary stores business

—the production of square timber, but, as at the other ports, sawn soon predominated and eventually entirely ruled.

In 1836 Francis Ferguson was joined by his brother John. The latter's function was the outdoor work—prospecting, supervising the lumber parties and the milling operations. It was under his direction that the present wharf was built. As subsequent events showed, the office was in no way his forte. Soon he came home for a winter to superintend the making of the machinery for the new saw-mill. He spent another winter in the Quebec shipyard and drawing office, and yet another at Mr. Russell's yard on Beaubear's Island at Miramichi, a valued client of Rankin, Gilmour & Co. Notwithstanding the Cunard competition, fair results attended the business down to the fifties. In 1852 John Ferguson was admitted to partnership, on the occasion of Francis Ferguson's removal to St. John to assume partnership and management of Robert Rankin & Co. The shipyard was not a large one, turning out generally one craft each season. I don't think the business did much or any good after 1850, but it did much worse in later years, when the control slipped from John Ferguson's hands into those of his son John, whose methods and practice were considered so unsatisfactory that stringent measures had, in 1870, to be adopted. Undoubtedly, at this period John Ferguson was much of a nonentity.

Mr. Alexander Harvey, a nephew of the Fergusons, in whom I recognise a Mearns schoolboy of a later generation, was for some years with Robert Rankin & Co., and subsequently with Ferguson, Rankin & Co., but the employment was neither congenial nor remunerative ; nor were the prospects good, and he wisely transferred his action to India, where we had, at one period, business relations with him.

Most winters the accounts brought or sent home only showed a loss on the year's working. Perhaps Mr. Rankin and Mr. Gilmour were only too considerate, and it might for the concern have been better had they acted with less charity and closed it earlier. Such a course would certainly have avoided the drastic measures that had ultimately to be adopted. The partnership closed, and the sponge (as it already many times had been) liberally applied to the debit balance ; and at a very moderate valuation attached to the stock, timber lands, mills, etc., the business was taken over by the father and son. They were even allowed to retain the old name, and notwithstanding that liberal facilities and finance were accorded them by Mr. Gilmour and Mr. Rankin's executors, they did no good, and the ultimate forced realization was disastrous. Mr. Hill had thrice to go out from Liverpool on their affairs, viz., in 1877, 1878 and 1879, and on each occasion a most difficult and unpleasant task awaited him.

FRANCIS FERGUSON

JOHN FERGUSON

Born 18 February, 1807

Married Ann E. Munro,

14 December, 1836

Died 9 September, 1875

Born 20 November, 1813

Married Mary Munro (Ann's sister)

22 December, 1847

Died 21 August, 1888

Possibly the Mearns was getting exhausted of its young men ; be that as it may, these recruits came from Dunlop, Ayrshire, and were related, though not closely, to Messrs. Alexander and Robert Rankin ; more nearly to my own branch.

Francis Ferguson had some business experience first at Glasgow, but not in Pollok, Gilmour and Co.'s office. In 1829, at the age of twenty-two, he was drafted out to Gilmour, Rankin & Co.'s office ; thither, too, came John a few years later, after making a tour in Upper Canada and through New Brunswick. Thence John proceeded to Bathurst in 1836. Francis was a big-boned, large-hearted, cheery, generous, and most likeable man. A man who knew his Scott, Burns, and Campbell by the page, and who unobtrusively, but visibly, had a delight in them, could hardly be otherwise. During the cholera scourge in St. John he worked most indefatigably and fearlessly, his example doing much to mitigate the panic. John was not less bulky,

indeed was of Herculean frame, and of nature most stolid. He became Senator at Ottawa for his county of Gloucester, but achieved no more there than at Bathurst. His widow, active and abounding in such good works as her straitened circumstances would permit, survived at Bathurst till December, 1914; truly a contented, godly woman.

Probably had Providence allotted these gentlemen a competency, small or great, and nothing to do, they would have done credit to the situation. As it was, they as nearly as they could accepted the position as if Providence had so acted. Unambitious and placid, they had tact enough so to hold themselves, that people regarded them as authorities. They inherited these qualities from their father, my grandfather, who was a small landowner near Dunlop—an uncle of the original Wark, of our correspondents Borthwick, Wark & Co. of London. When about thirty he let his land, and with a small competency, did nothing, while all around were plodding and clodding; had the sons acted similarly—retired early—it would have saved the home partners much money. In the language of his district, he was much ‘respeckit’ and looked up to. He put neither his hands nor his brains to any purpose, wore a gentle, dignified mien, and at an early date had worn His Majesty’s uniform of Volunteers. On the one occasion on which I visited him, in 1855, he showed me the said uniform, much moth-eaten, also his old

flint musket (now, through the courtesy of Mrs. Ferguson, Bathurst, in my possession) and told me of the scare and preparations in Ayrshire for Napoleon Buonaparte's threatened invasion, and the warm reception they had in store for him in the county. Be it said, the little Company at Dunlop provided entirely their own equipment and accoutrements. I give a short account of it in Appendix IV.

In writing as I have done of the two gentlemen above named I want to be impartial, not disloyal, for both my mother and my grandmother on my father's side were Fergusons. Their generation was not devoid of men of force and ability, e.g., their brother Alexander Ferguson, one of the most advanced of agriculturists, who had studied his subject abroad as well as at home. His services were recognised and secured by the Government to initiate and carry out the plans for the reclamation of Dartmoor by the employment of convict labour. But in that generation as a whole, I think the sisters shone brighter than the brothers.

CHAPTER IX

RANKIN, GILMOUR and CO.

LIVERPOOL

FOUNDED 1838-1839

NOW

RANKIN, GILMOUR and CO., Ltd.

(1ST JANUARY, 1906)

Until 1839 Mr. Duncan Gibb had been for many years Liverpool Agent for Pollok, Gilmour and Co., and a lucrative agency it must have been for him. There was no unpleasantness connected with the change ; the most friendly relations were maintained ; and the opening of the house was merely a natural development that could not be retarded.

Hither Mr. Robert Rankin came in 1838, and opened his office in King Street at the corner of South John Street, opposite to Messrs. Leyland and Bullins' Bank.

I am indebted to the courtesy of Mr. Bellew of the Underwriters' Room for sundry extracts from *Gore's Advertiser*, showing the early activities of the firm. Among others in 1839 there are advertisements for outward cargo for the *Quebec* for St. John,

the *Wolfe's Cove* for Quebec, and the *Lord Sandon* for Miramichi; and on 19 December, 1839, the following advertisement appears:—

' ON SALE

The barque *Lord Sandon*,

Of the burthen per register of 407 tons new, and 404 tons old measurement: built at Richibucto, New Brunswick, in June last, of the best materials, her top timbers being hackmatack, and planking red pine: her canvas, cordage and outfits are of superior Clyde manufacture. She carries a large cargo on a light draft of water, shifts without ballast, and sails fast. Her dimensions are—

Length aloft 107 ft. 5-10ths.

Breadth 26 ft. 3-10ths.

Depth 18 ft. 5-10ths.

For further particulars apply on board, Brunswick Dock, or to RANKIN, GILMOUR & Co.'

On 12 March, 1840, Messrs. R., G. & Co. loaded the *Mearns*, 756 tons for St. John, N.B.

On 13 August, 1840, the following Sale Notices appear:—

' ON SALE

The fine new ship *Countess of Loudoun*, 785 tons new, 702 tons old measurement: built at St. John, N.B., by Mr. George Thomson, on contract for the present owners, under the daily inspection of Lloyd's surveyor and Captain James S. Lindsay. Her timbers and plankings are well seasoned and of the best material; her outfits are superior, and ample to send her to sea. She is thoroughly copper fastened, and a beautiful model, carrying a large cargo on a light draft of water. Her dimensions are:—

Length aloft: O.M. 137 ft. 10-12ths, N.M. 134 ft. 2-10ths

Extreme breadth: 33 ft. 7-12ths, N.M. 30 ft. 2-10ths

Depth of hold: 22 ft. 10-12ths, N.M. 22 ft. 7-10ths

For further particulars apply to Captain Lindsay on board, Union Dock, or to RANKIN, GILMOUR & Co.

Also the new brig *Mary Alice*, 247 tons register, built at New London, Prince Edward Island, by her present owner. Her timbers and plankings are of hackmatack, red pine, spruce and birch, and have been seasoned eighteen months : her sails, cordage, and outfits are of the best description, she carries a very large cargo on a light draft of water, and is in every respect well worthy the attention of purchasers.

Length aloft 86 ft. 7-10ths

Extreme breadth 20 ft. 7-10ths

Depth of hold 15 ft. 1-10th

For further particulars apply to Mr. McKenzie, the owner, on board, or to RANKIN, GILMOUR & Co.'

In 1841 a number of arrivals and sailings are mentioned, amongst which are the following :—

' LOADED :—

8 April, *Importer*, 734 tons, for Miramichi.

22 April, *Henry Hood*, 309 tons, for St. John, N.B.

30 September, *Pallas*, 520 tons, for New Orleans.'

In 1842-3 a number of arrivals and sailings are noted, and in addition the following Sale Advertisement :—

(9 February, 1843).

' ON SALE

The barque *Augusta*, in the Brunswick Dock, 599 tons new, and 512 old measurement.

Length 122 ft. 3-10ths

Breadth 27 ft.

Depth 20 ft. 2-10ths

Built at St. John, N.B., and has only made one passage, her hull is composed of the best materials, and thoroughly copper fastened ; her rigging and outfits are ample, and of the best Liverpool manufacture. She has a poop and forecastle,

is a good model, and carries a large cargo on an easy draft of water. Apply to Messrs. BOYSON and HOYER, London, or here to RANKIN, GILMOUR & Co.'

On 19 January, 1843, they loaded the *Jane Augusta*, 948 tons, for Savannah.

The entries for 1844 show similar business, and a number of vessels were loaded for United States ports.

In 1845 there is a similar class of business and a great number of ships are advertised for sale. Amongst others the following :—

' 20 March, 1845—

The ship *Agnes*, 696 tons new, 612 tons old measurement.

The ship *Agent*, 628 tons new, 517 tons old measurement.

The ship *Defence*, 608 tons new, 507 tons old measurement.

The ship *Signet*, 581 tons new, 518 tons old measurement.

All built by Mr. Russell, of Miramichi, and launched last summer.

On May 1, 1845, the ships *Pallas* and *Britannia*, and *William Bayard* are mentioned for sale by auction immediately after the discharge of their cotton cargoes.

28 August, 1845—The ship *William Bayard*, 820 tons old, 662 tons new measurement, for sale.

1846—Similar business.

1847—11 March :—

' ON SALE

The following ships now lying at Bristol :—

The barque *Bee*, of Glasgow, built at St. John, N.B., in 1830.

The barque *Ganges*, of Glasgow, built in Quebec in 1833.

The barque *Gilmour*, of Glasgow, built in Quebec in 1834.

These vessels were built by ourselves, expressly for our own use, and no cost spared either in their construction or outfit; they are exceedingly suitable for the timber trade in which they have been employed, and they can be sent to sea immediately at very little expense. The ships will be shown by Messrs. William Cross & Son, Bristol, and for further particulars apply to—

POLLOK, GILMOUR & Co., Glasgow, or to

RANKIN, GILMOUR & Co., Liverpool.'

1849—8 March, the following advertisement appears (being the first observed regarding passengers) :—

' BRITISH AMERICA

Loading in the Queen's Dock, and will be despatched with the first Spring ships :—

For Montreal, the regular trading and remarkably fast sailing barque *Coverdale*, J. Benson, Commander (who is well acquainted with the navigation of the St. Lawrence).

Burthen per register 312 tons, copper fastened and newly coppered for the voyage, well known in the trade for her remarkably quick passages and the invariable delivery of her cargoes in first rate condition. For freight or passage apply to Messrs. Rankin, Gilmour & Co., or to

WAINWRIGHT, LEA & Co., 13 Rumford Place.

First Spring Ship—Now loading in the Brunswick Dock and will have early despatch for Quebec, the remarkably fine fast sailing ship *Barbara*, J. Houston, Commander (who is well acquainted with the trade), A 1 at Lloyd's, coppered and copper fastened, and in all respects a most eligible conveyance. For freight or passage, apply to :—

MESSRS. RANKIN, GILMOUR & Co., or to—

WAINWRIGHT, LEA & Co., 13 Rumford Place.'

This passenger business had, I believe, been carried on for some little time previously from

Glasgow, and to a greater degree from the Irish ports ; the firm's vessels from Glasgow calling at Belfast or Londonderry, and those from Liverpool at Galway. It must have been a sorry business for the emigrant.

The above looks very dry reading, but it affords interest. Rankin, Gilmour & Co., or Pollok, Gilmour & Co., were of that period eminently up-to-date shipowners. During those years the largest craft that is noted as passing through their hands here was the *Countess of Loudoun*, dimensions approximately 145' x 31' x 19' 3", register about 700 gross, say deadweight capacity 1,000 tons.

In 1845 Mr. Rankin had the present office built, or rather a block of buildings now numbered 65 to 69 South John Street inclusive (our original number was 55). At that time the Post Office was within a stone's throw, also the Custom House and Dock Offices, and the Board of Trade Offices for paying off and engaging crews ; the Bank of England, with which the firm banked, was in Hanover Street near by—the building now occupied by Messrs. Evans, Sons, Lescher & Webb. Before my time the Bank had gone to Castle Street. To-day the Post and Telegraph Office are up town, so too the bulk of the business houses that at one time abounded in the neighbourhood ; the Dock Office has also removed, and the Custom House will probably soon follow. Leyland and Bullins' Bank recently became a branch of the

North and South Wales Bank, which in turn was swallowed up by the London Joint City & Midland Bank ; and the Board of Trade Offices are practically all that remain of note of what in 1838 was the strongest business centre of Liverpool. In mitigation of what most people consider our remote, isolated and forlorn situation, which view I do not share, we no longer have so imminently near us that last resort, the Bankruptcy Court.

With the march of improvement, the miserable cells of the unhappy ones adjudged debtors by the Court were only removed in 1906. One hopes they were for use for a night only before removal to Lancaster, for as I saw them in June, 1906, they were not such as the sanitary authorities of to-day would pass for dog-kennels ; they had not been utilised for many previous years.

The Docks then only extended about one-third of the distance North, and half of the distance South of the Custom House that they now do, and it was to the most southerly dock, the Brunswick, that the firm's ships went. There the timber cargoes were handled in summer and autumn, and the cotton cargoes in winter and spring, on an open quay. There Mr. Rankin himself attended to the sale of the timber, Dempsey, Frost & Co. doing the measuring. Fringed round the Brunswick Dock were the offices and yards of the timber trade—now all cleared away, the dock having been re-modelled and the trade

removed entirely to the extreme North-end. There I found it, and Farnworth & Jardine (successors to Dempsey, Frost & Co.) both measured, and as brokers sold. Rankin, Gilmour & Co., and other firms imported ; vending to the wholesale merchants, who in turn supplied the retailers. Now the merchants import direct and sell indifferently, wholesale or retail.

In those days we had a large business in cotton, also in timber, then a very powerful trade in the town, and very carefully catered for by the Dock Board.

In Mr. Hill's reminiscences (Chapter XV) the changes in the staff and some of the men who formed it, are discussed.

Merchants' business, Agency, Shipowning, Banking for Colonial clients, all were transacted.

The staff in 1861 consisted of Mr. Rankin, Mr. Hoghton, Mr. R. Rankin II, partners ; Chas. Hill, Alexander Farrell, Wm. Alexander, and myself.

Mr. Rankin, except when the Dock Board called for him, was always at the office, initiating and directing—seeing and knowing almost intuitively all that was going on. Rarely a day passed without him coming round the outer office. He seldom uttered a word, but were there an error in your work his quick eye was sure to spot it—a pencil X went down and he moved on.

G. W. Hoghton devoted himself so far as his

share of correspondence permitted, to work on the flags.

All letters were written by the principals.

R. Rankin II—cashier—general management and supervising.

Chas. Hill — invoices — account sales — bill book, etc.

Alexander Farrell—book-keeper.

Wm. Alexander—Custom House—still a fairly heavy and intricate quantity, and general utility, in which I shared, and a hard-working team we were; indeed, all had to take a hand in the last named.

Mr. Andrew Harvey, after early business experience at Paisley, had a seat in the office for a short time, and thereafter in the London office till its close, when he opened his own office at 16 Mark Lane for the conduct of his firm's business in India. Elsewhere, and at considerable length, I have discussed matters bearing on the general business of the home firms, so that I do not consider it necessary here to enter particularly into R., G. & Co.'s share therein.

ROBERT RANKIN II

Born 28 December, 1830

Married 4 September, 1862, Miss Catherine Currie

Died 20 January, 1898

My brother passed the earlier part of his business career under Mr. Robert Rankin before named, and to avoid confusion I style him throughout Robert Rankin II.

He was born in New Brunswick. Our parents, who had formerly lived at Broom, Mearns, transferring themselves to New Brunswick with their two elder children and James Rankin (Miramichi), had been wrecked in the *Allan Gilmour*, in 1830, on the Grand Manan rocks in the Bay of Fundy ; their lives were only saved by life-lines established with the shore. With the wreck disappeared my father's accumulations, also a complete outfit of farming implements, and a considerable quantity of valuable live stock. In 1843 Robert, with his brother Alexander, went to Alexander Rankin at Miramichi, and to school there. On 16 October, 1845, they left Miramichi in the barque *Coverdale*, Captain Benson (mentioned hereafter), to the Clyde to go to the Collegiate Institution here—now the Liverpool College. They had there as compeers Sir Thomas Royden and George C. Dobell. Thomas Royden & Sons' old

shipyard, Queen's Dock, now disappeared, was their especial playground.

He came to the office 23 June, 1847, four months after Mr. Hill's entry. If painstaking effort and long toil merited success, he eminently deserved it. For some years he lived with Mrs. Strang in Upper Stanhope Street, which was then on the confines of the city. When Wm. Strang went to open the London Office, in 1852, he succeeded him as tenant of a small house, 88 Lodge Lane, now taken down. With fields on two sides it might be said to have stood quite in the country—though the din of Hutchison & Jarvie's rope-works on one of the other two sides certainly did not contribute a rural sound; the house belonged to that firm. It was for Liverpool historic, having been the residence during his later days (and previous to the Rope Works) of Wm. Roscoe—merchant, banker, philanthropist, historian, and poet. Here a faithful old soldier-servant alone ministered to Mr. Rankin's wants, nor found his duties so laborious but that he could unostentatiously double his income by judicious canary breeding, pairing and marketing stray pigeons, and generally cultivating animal life. Shaw was his name. He had been the soldier-servant of my brother-in-law, Major Webster, 1st Royals, on whose demise my brother had been able to buy him out of the Army—a most useful man and with better education would undoubtedly have made his mark.

He did all the work of the little house—cook, housemaid and butler—and my brother's small dinners were much esteemed by his neighbours and, on the accounts they took home, correspondingly deprecated by their wives.

When, in 1862, Robert Rankin II married Miss Catherine Currie—sister of Mrs. David Jardine and of Sir Donald Currie—he moved to 72 Upper Parliament Street, four doors above where his uncle Robert had lived. Mr. Jardine occupied No. 70, a house built by Sir Thomas Royden's father. It was there his only child was born, 22 January, 1865, and within a couple of years—13 October, 1866—the greatest sorrow of his life occurred in the death of his wife. About ten years afterwards he bought a house in Fulwood Park, which, with his love for the old traditions, he christened 'Broom.' Mr. Jardine, with whom from earliest days to the last he had maintained the most intimate relations, had meantime gone to reside at Woolton.

Like Mr. Strang, to whose position in the office he had fallen heir, Robert Rankin II was of active habits, and like him he had in his early days the visitation of the docks before reaching the office, but unlike Mr. Strang, his bent was not so much for the outdoor as for the office management.

Directness and straightness characterised all his actions: he cultivated a brusqueness of manner and a seeming intolerance which those who knew

him did not fail to see through, or to see behind it the genuine kindness, indeed softness of heart. He had his own way of doing much that was very considerate. There were many angularities in his composition, and at times he was choleric, much more so than his uncle, for whose abilities and methods he had an intense admiration. At the time of the Plimsoll crusade against shipping, or rather shipowners, he, on the earnest solicitation of his brother shipowners, and especially on that of the late William Rathbone, gave elaborate and valuable evidence before the Unseaworthy Ships Commission. Plimsoll was an enthusiast, and whatever I may have thought then, I now believe he was honest. He, however, was made a tool of by those who were not. Liverpool had nothing to fear from such an enquiry, but much of prejudice and inexactitude had been imported into the question. The older one grows the more one would desire one's foresight to be in ratio to one's backsight. Had Plimsoll been allowed to accomplish more he would have done more good. He eradicated the bad shipowner; he would have eradicated the undesirable shipowner—I mean the man who risks more of other people's money than his own, too frequently other people's money only.

R. R. II was a director of the Standard Marine Insurance Company from its inception, also, from 17 October, 1884 till his death, of the Midland

Railway, in which he took much interest. He was elected a member of the Mersey Docks and Harbour Board in 1875, and for a time was Chairman of one of its most important Committees—the Docks and Quays. His other engagements pressing, he resigned from the Board in 1891. What engaged his attention most was the Pacific Steam Navigation Company. In the midst of a crisis in its affairs he joined the Board. The Company had been indulging in an inflated building programme, and had got over-weighted. After serving under two Chairmen, he had, all unwillingly, on their demise, to accept first the Deputy-Chairmanship and then the Chairmanship. It was largely by his efforts and management that the Company got into smooth water again. Perhaps his satisfaction at such a result led him to follow on with too cautious a policy.

He had been in somewhat bad health throughout 1897. Towards the end of that year dropsy supervened, and he died 20 January, 1898.

JOHN RANKIN

Born 14 February, 1845

Married 1 September, 1875, Miss Helen M. Jack

I was born at Greenbank, New Brunswick, 1845, and came over in the *Actaeon* (Captain Benson

already mentioned) with my brother, Arthur Rankin, from Miramichi and Mr. James Rankin, of Miramichi, in 1854, to go to school at Dr. Ihne's, Liverpool, thereafter to Madras College and the University—St. Andrews, N.B.

I entered the office 1 September, 1861. R. R. II was still away on his tour of inspection of the foreign houses. He returned shortly afterwards, and I remember representing to him that I thought the office hours somewhat long. He expressed surprise. It was the 'nine hours' movement, not the 'eight hours,' that was then being discussed throughout the country. He said he advocated it if it meant 9 a.m. to 9 p.m., which he thought was long enough, unless on Saturdays, when the week's work must be closed up whatever the hour, and he grimly added that we always closed on Sundays.

My writing then, as now, was execrable. I do not know how many times I that winter made fair copy of Mr. Hill's Account Sales of '1,002 Bales Cotton ex *Adept*' before Mr. Rankin would pass it and allow it to be sent to Glasgow. There was quite enough to do. During that, and for many winters, the hours were late, especially round the New Year. On Saturdays, replies to English letters were often only undertaken after 8-30 p.m., when the American mail had closed.

About April, 1865, I was appointed cashier, and signalled the event in my first week by losing

£15, and thereby my summer holiday. It was a memorable and cheap experience ; for the ten or fifteen years succeeding I lost little or nothing. In 1872 I handed the post over to my nephew Alexander Rankin and assumed the control of the outer office, though whether I controlled Mr. Hill or Mr. Hill me, I have always felt to be a moot point. I think he left me to handle most of the business while keeping a watchful eye upon me, and particularly my expenditure—the more so when, after Alexander Rankin left, he assumed the cashier's post.

On 1 January, 1871, I became partner in Rankin, Gilmour & Co., Pollok, Gilmour & Co., and Gilmour, Rankin, Strang & Co., and on the same day in 1906, Director and Chairman of the surviving firm thenceforward to be known as Rankin, Gilmour and Co., Limited.

I have held various positions, as shown in the following list, but for whatever honours thereby conveyed I have more to thank the name handed down to me than any merit of my own :—

RANKIN, JOHN, LL.D., D.L., J.P. (Westmorland). High Sheriff 1910 ; born New Brunswick 1845 ; educated Dr. Ihne's, Liverpool, and St. Andrews University ; Shipowner ; Chairman Rankin, Gilmour & Co., Ltd. ; Member Mersey Docks and Harbour Board 1900-1912 ; Director Bank of Liverpool 1900, Chairman 1906-1909 ; Director Royal Insurance Company 1892, Chairman 1909-1912 ; Director British and Foreign Marine Insurance Committee 1909 ; Pacific Steam Navigation Company 1898-1910 ; Member of Committee of the Liverpool and London Steamship Protection Association

1896-1911; Lloyd's Registry of Shipping (Liverpool) 1880-1910, Chairman 1890-1892; Member of London Committee 1884-1910; Member of Liverpool Shipwreck and Humane Society 1880-1896, Chairman 1891-1896; on Council of Liverpool University 1902-1907; Governor of Sedbergh School 1911; Chairman Soldiers' and Sailors' Club 1915-1919. Residences, St. Michael's Mount, St. Michael's Hamlet, Liverpool, and Hill Top, Kendal.

Looking back I account my most valuable office experience to dunning at other offices for freight balances or rent accounts, etc. The view you get from the outside of an office counter is materially different from the one you have from inside your own. It is a pity the Government Office young men cannot have a similar experience.

The following did not happen to me, but I believe it did to Mr. Strang in his early days. He had made repeated calls for some account, and on each occasion was met by one of the principals with 'It's not our cash day.' Eventually enquiring which was their cash day, he got reply, 'Find you that out, my good lad.'

CHAPTER X

HOGHTON, RANKIN and CO.

NEW ORLEANS

Opened about 1843

Closed about 1862

POLLOK, HOGHTON and CO.

MOBILE

Opened about 1854

Closed about 1862

These firms were a development from the Liverpool office, doubtless intended to take care of the freighting of the Company's ships, to act similarly as Agents for other owners, and to do a cotton business. The original partnership articles bear date 1 October, 1843, and it was not long ere Mr. Hoghton established a reputation as a sound cotton buyer, gathering round him a large clientele of Liverpool and Glasgow merchants, and later on some of the largest Lancashire and Continental spinners. The Company also executed many ship-load orders of Indian Corn for Irish clients. It was

from the first a prosperous concern, so much so that in 1854 it was found necessary to withdraw Mr. Hoghton from New Orleans to occupy a seat in the Liverpool office, in order to be in closer touch with home clients. Mr. Bryson, hitherto a partner in the old established firm of Bell, Gouldie & Co., cotton brokers, Liverpool, was despatched to be manager and subsequently partner abroad. Those were the comfortable days when orders were sent by mail and similarly advised by mail as executed or inoperative. The luxury of telegraphing could only be indulged in to the extent of wiring offers from New Orleans to New York to a telegraph agent who 'packed' the message, i.e., amalgamated it, with others, and his agent receiving the 'packed' letter promptly from the steamer, by expeditious methods at Queenstown, thence wired the contents to the respective addresses; of course the reverse being the operation from this side.

I recollect seeing a sixty-days' sight draft of H., R. & Co. on R., G. & Co., for £100,000—accounted at that date a large amount for any trade purchase. It was a pyrotechnic display of Mr. Hoghton's. There could be no necessity for such an amount in any one draft, though during the cotton season the mail not infrequently did bring advice of drafts which in the aggregate came to a much larger amount. Simultaneously came remittances by drafts on Liverpool merchants or Lancashire spinners for compensating

amounts, representing cotton bought for them. H., R. & Co. paid, in New Orleans, cash for the cotton they bought, but unlike most other houses who could only draw with 'documents attached' they, to recoup themselves, drew their drafts 'clean,' i.e., entirely on the credit of the two houses, H., R. and Co., and R., G. & Co., and without 'documents attached.' This in the first case meant that the bank got and held security—i.e., Bill of Lading and Insurance Policy—for what purported to be cotton or produce of equal value to the draft, with which they did not part till the Bills were provided for. The explanation of the £100,000 draft proved to be that one day finding his usual channel unwilling to give him as good a rate of exchange as he wanted, he went to a bank that had often solicited his business unsuccessfully.

H., R. & Co. also received considerable consignments from operators on this side—chiefly rough goods such as coals, pig iron and iron manufactures, salt, and not a little whisky for wholesale vending. A good deal of trouble arose therefrom at the time of the Southern War. The city was occupied first by the Confederate and subsequently by the U.S. army, and the authorities in either case helped themselves freely and irresponsibly. Our Foreign Office remonstrated, but as usual did nothing further. The shippers on this side held the firm responsible. The amounts involved were considerable,

as was also the opportunity for Mr. Houghton to exercise his diplomacy, thanks to which a settlement was effected, and, without lawsuits. I mention in passing that on the international settlement of the *Alabama* claims the Geneva Tribunal in 1872 awarded \$15,500,000 gold, or over £3,225,000 sterling, as due from the British Government to the U.S. Government in settlement of similar claims preferred, and that after paying all claims they had a huge surplus over ; yet the surplus was not returned, nor do I think any British claims such as ours were met or even considered.

In addition to having the commissions on freights and disbursements of the P., G. & Co. ships, H., R. & Co. always purchased and put on board the first 500 bales or so—as on ship's account. This constituted the vessel a 'going ship,' a thing the shippers liked, as with delay, interest would be running against their valuable ventures. So too, when final engagements were difficult to make, or the cotton to finish came along slowly, they did not hesitate to add to the venture a further few hundred bales and get the ship dispatched. It took six or eight times as long to load a 4,000 bale ship as it now does to load a 20,000 bale steamer. The freights of $\frac{1}{2}$ d per lb. were normal, though $\frac{3}{4}$ d was prayed for and $\frac{1}{4}$ d spelt ruin. During the late 1860-61 season, just before the outbreak of the American War, the P., G. fleet had hardly any freight less than

$\frac{3}{4}$ d per lb., and in some of the very late ships just before the outbreak of the war, $1\frac{1}{4}$ d.

Of Pollok, Hoghton & Co., Mobile, it may be said that it was in some sort an independent yet a branch house of Hoghton, Rankin & Co., New Orleans, transacting at Mobile the same class of business. It was founded about 1854 by Mr. John Pollok, referred to hereafter under John and William Pollok. The control of the two offices in the dead season was interchangeable, i.e., either Mr. Bryson or Mr. Pollok managed both concerns, while the other came home. There were further two very responsible men, Mr. Burroughs at New Orleans, and Mr. Peck at Mobile. The latter died very soon after the War broke out; Mr. Burroughs met his death by accident during the war. Except a native clerk, Paul Lacombe, no one was left to look after the firm's interests, and thereby the circumstances connected with the consignments alluded to above were undoubtedly aggravated and complicated. As stated above, the two houses were, owing to the War, practically closed about 1862-3, though it took some few years thereafter to unravel the complications due to the hostilities.

Two instances occur to me of very nice business feeling.

When the accounts of Hoghton, Rankin and Co. with Pollok, Gilmour & Co. were being finally closed, there was a certain sum—I do not know

the amount—that stood on debatable ground between the two firms.

The previous year a son had been born to Mr. and Mrs. Hoghton, and they had christened him Robert Allan. A ready means of adjusting the difficulty without receding from principle occurred to Mr. Rankin and Mr. Gilmour, viz., endowing the Hoghton scion with the amount. I met the gentleman for the first time lately. He alluded to the circumstances and to the enjoyment he had derived therefrom.

Again under very similar circumstances, on the closing up of Rankin, Gilmour & Co.'s books of Mr. Robert Rankin's estate, his heir, afterwards Sir James Rankin, by a graceful act made me, the junior partner in R., G. & Co., the recipient of a sum, not in dispute, but debatable, well into four figures.

In 1868 Mr. Bryson returned to New Orleans and resumed the firm's agency, but trading under his own name.

GEORGE WILLIAM HOGHTON

Born 21 June, 1817

Married Miss Borduzat, 21 February, 1852

Died 14 January, 1876

G. W. Hoghton came from near Manchester. His father, George Hoghton, had been in business

with his brother-in-law, Mr. Leeming ; the firm was wealthy, but he had retired early and lost his money. At the early age of seventeen George W. Hoghton found himself with his mother and three sisters almost dependent upon him. The name originally was de Hauteville—translated into Hoctoon and subsequently spelt Hoghton. He claimed that his family was the oldest Roman Catholic family in England. He began life as a land surveyor's assistant, but on an introduction to Mr. Rankin he became a member, and soon rose to be head, of the original staff in Liverpool. As I knew him first, in 1861, I will not say he was a vain man, he had had too many life experiences for that, still he had no necessity to adopt the old Scottish widow's petition, 'And, O Lord, gi'e us a guid conceit of ourselves'—though this may by no means be an unworthy request. Very particular in matters of dress, in manners courtly and somewhat Frenchy, he did not correspond with the matter-of-fact men who otherwise controlled the firm, and like the fly in amber, one wondered how he got there. He was a revelation to the two semi-quakerish Pollocks, who at first accounting him a fop, soon learnt to esteem him very differently, but would go no further than to designate him 'a curiosity,' though they were really very fond of him. Fussy he was, as I knew to my cost, for as junior in the office he kept me, and not me alone, running on what I often thought somewhat needless errands.

Mr. Hoghton once discoursing with me said that on entering the office he did so as Customs clerk, considered to be the most important post in it, requiring '*suaviter in modo*' with '*fortiter in re.*' He said that most firms had to employ a specialized Customs agent, that seven complete dockets of outward cargo had to be filled before clearing, and that the last act of the Captain was to appear before and shake hands with the Collector in his private office, who impressively wished him a safe and prosperous voyage. In my time much merchandise—our wood goods to wit—were dutiable, necessitating four dockets, but later on they were made free and matters much simplified.

Few now can remember the joys of the Searcher's office and the amenities of 'Pin Leg' and another equally disagreeable individual. It was a veritable bear garden, and I can only conceive that with one or two exceptions it was the place where the undesirables were sent to ; patronage was not then entirely unknown.

In 1843 Mr. Hoghton had been sent out to open a house at New Orleans, and there he had conducted a very successful business, not only on behalf of the home firm but for a great number of clients. He was credited with a somewhat lively bachelorhood. When I was there in 1874, long after the firm had closed, he was remembered as having been rather high-handed in his methods.

in short, somewhat of a Napoleon, but above all, for his sense of business probity, which was all the more remarkable on account of its rarity there. During his stay in New Orleans his life was attempted on three several occasions by members of secret societies because he refused to have anything to do with them.

If not as often as the Canadian partners, Mr. Houghton had to cross the Atlantic more frequently than he cared for—his son told me thirty-six times—often by tedious sailing ship, and when by steamer, not in the luxurious conveyances of to-day. His son further informed me that Mr. Houghton on occasion attempted poetry. I had not previously heard that there was a poet in any of the concerns ; had this come to the knowledge of the Polloks I doubt it might have interfered with his prospects. The irksomeness of the sea doubtless lay heavily upon him. At one time having evidently fallen foul of his captain, by name McKandy, he, in verse, discusses the doings in Hades and the captain's share therein in particular ; he winds up the effusion thus :—

'And last tho' not least, came a cauldron hot,
Upon which was engraved McKandy's lot.'

Another time, more playful, he begins :—

'At sea there's nothing so confounded plaguey
As a wet nurse and a little baby.'

Again he winds up a love-sick and very sentimental ditty:—

‘And what is life? Ah! would’st thou know?
’Tis breath, renewed by that sweet love,
Which, mingling with two souls doth glow,
And fits them for the realms above.’

These effusions bear date 1842, and it is to be said for him that he was but in his twenty-fifth year.

It was not alone for business reasons that he came home to live in 1854. I am informed he was then threatened with the disease of which he ultimately died.

In Liverpool in later days he fitted in well with his allotted department. He may not have found it so easy to get his own way ‘on the flags’ as at New Orleans; still he was regarded as an authority there. Those were the days of frock-coated and top-hatted principals—my thoughts go back to well-groomed men, decorously transacting the cotton business—not as the market is to the outward eye presented to-day, of youths and middle-aged men perspiringly struggling in what is called ‘the pit’ to ‘best’ each other in buying and selling futures. To return—Mr. Hoghton had the correspondence in his department, but he chiefly worked our cotton business. For some years after 1861, say during the time of the American War, he had a joyously active time vending the shipments of his New Orleans and Mobile houses at very long

prices, for our cotton was well held and we were heavily in stock. He was considered an excellent judge of cotton, and bringing his superior knowledge of its intrinsic value to bear on the rapid fluctuations of the staple during this War time, he had an excellent opportunity both in purchasing and selling. It was then an article of which it was very difficult to assess the value, so rapid were the transitions. Hundredths of a penny in value now, went by farthings and half-pence then. On not a few occasions he bought lots of cotton and within a few minutes re-sold them, not at a marginal profit, but at a profit of $\frac{1}{2}$ d or more per lb.—I recollect one case of 1d. per lb. realised in the time it took Mr. Hoghton to walk across the flags and place the lot before a spinner whose speciality he well knew. The market, and Liverpool generally then, was in a wildly excited state, doctors, parsons, lawyers, wives and widows, and tradesmen speculating in it. I do not think that Liverpool ever before had such a plethora of riches, and certainly relatively never has since. The wealth quickly came and almost as quickly dissipated itself. He undoubtedly had great experience and knowledge of the staple. He was not always right though, and when he made a mistake was extremely tenacious. Not a few were the lots that were held on to when it would have been better to admit the error of judgment and cut the loss. The present Mr. George Hoghton informs me that it

was his father who instituted the idea that the firm should be the insurers of their own ships—I refer to the wooden ships. I had thought the practice was of earlier origin ; anyway, the result of a somewhat bold policy was that the insurance account proved a most profitable one.

The relation between Mr. Robert Rankin II and Mr. Hoghton was not extremely cordial, though there was nothing acute. The only matter that ever came before me was, that one day in a tiff R. R. II expressed an opinion that it would be better if G. W. H. went about less and attended more to keeping himself posted on the current details of the business. To this G. W. H. replied somewhat forcibly that he would not—such details were better left to a competent clerk. In my opinion there was reason on both sides, but the balance favoured Mr. Hoghton's view. It afforded, however, a clue to the business methods of the two men. Mr. Hoghton was a kindly, mercurial man, of somewhat jealous temperament. He was a good and fluent speaker, but his time was too much occupied to permit him to take great part in public affairs ; he was Chairman of the Catholic Training Ship *Clarence*.

In 1866, very comfortably off, he retired to London, and subsequent correspondence from 71 Inverness Terrace, Kensington, was of a most cordial character.

It is to be said that he long suffered from

diabetes, to which probably was due somewhat of his fretful manner. With years the disease became more acute. It is pleasant to read in a letter of his dated 3 December, 1875, to Mr. Bryson :—

‘ Robert and Mr. Strang were here on Wednesday evening. I had no idea the former ever entertained such kindly feeling toward me as his words and manner indicated to my wife after my parting with him, and I am more than grateful.’

At New Orleans he had married Miss Virginie Borduzat, born 1834, a member of an old French Creole family. She was a delightful, kindly, light-hearted lady, and possessed a fine contralto voice. She was somewhat of a leader of Liverpool society, and was accounted, as was her due, one of the handsomest women of the Liverpool of her day. She married again, a Monsieur Delapré, and, surviving him, she lived for some years at St. Mary Cray, Kent, with her family around her or in close proximity.

JAMES A. BRYSON.

Born 1828

Married Miss Rome, 1861

Died 26 April, 1879

James A. Bryson came to Liverpool in 1847, aged nineteen, from his father's office, R. Bryson and Son, an old established cotton business in

Glasgow. He entered the office of Bell, Gouldie and Co., cotton brokers, who transacted Messrs. Bryson's business, and had a large share of Rankin, Gilmour and Co.'s brokerages. Mr. Bell was a very old and valued friend of Mr. Rankin. In a few years Mr. Bryson became a partner of Messrs. Bell, Gouldie and Co. In this position he naturally came much into touch with Mr. Rankin, and Mr. Hoghton, the New Orleans partner, and his inclinations and interest led him to retire from Bell, Gouldie & Co., and accept the position of manager of Hoghton, Rankin & Co.'s business at New Orleans, and from there, after Mr. John Pollok's death, he directed Pollok, Hoghton and Co., Mobile. He became a partner in these concerns on 30 September, 1860.

This in one sense was fortunate, and in another unfortunate for him. Fortunate because the cotton sent home on joint account that season rose immensely in value, and was sold at prices which to-day seem absolutely fictitious; unfortunate, as the continuance of the American War entailed utter stoppage of business for the succeeding years; indeed it led to the closing of the concern. He did not dream when he came home that Spring that the War just then about to open would prove to be so severe and protracted, or so disastrous to the Southern States. A term of enforced idleness was thus thrust upon him, broken during the winters

of 1861 and 1862 by a residence in New York, whither he went in order to get a better grasp of the situation of the firm's interests in New Orleans, and also to feel the pulse of the markets there. He purchased various lines of produce which were shipped home on joint account, but they yielded no profit, and he returned home to wait yet awhile.

Mr. Gilmour and Mr. Rankin had approved of his going out to open a house in Bombay, the world's supply then resting upon Surat cotton, but the junior partners did not view the matter with favour.

Mr. Bryson had married in 1861, and in 1865 he joined his brother-in-law, Mr. William Rome, partner in the old firm of Eyre, Evans & Co., Liverpool. Ultimately Mr. Bryson left Eyre, Evans and Co., and, matters having settled down after the war, he again went out to New Orleans in 1868, this time as regards the firm, as agent only, to receive the consignments of the firm's ships, and do their cotton and other business. He found things greatly changed and life there no longer what it was. During that winter he had the assistance of Mr. John Gilmour (Montrave). In the winter of 1870-1—both the home partners and he having a good opinion of the article—he bought and shipped largely of cotton on joint account. The home market responded nobly, and the season was a very profitable one. There is something about the air of the South that leads people

to be optimistic, and Mr. Bryson not only bought freely, but exceeded his orders, and, as he told me afterwards, did not dare to cable the full extent of his operations till the markets moved upwards. Fortunately the result was eminently satisfactory. About 1872 or 1873, finding residence abroad irksome, he opened an office and came to live in Liverpool ; at the same time he retained the agency at New Orleans, his representative being Mr. Lacombe, a native. The business dwindled, the trust was misplaced, and with Mr. Bryson's death all connection with our firm ceased.

CHAPTER XI

GILMOUR, RANKIN, STRANG and CO.

LONDON.

Opened 1 January, 1852
Closed 31 December, 1889

The heavy financial transactions, the unsatisfactory agency of John and William Jaffray, the death of the former, the subsequent disappearance of the latter, and the general opening for developing a lucrative business in the world's centre were doubtless the motives that induced Mr. Rankin and Mr. Gilmour to initiate this concern. The popularity of Mr. Strang in Liverpool was undoubted, and his activity boundless. In addition to serving the requirements of the Glasgow and Liverpool offices, he quickly attracted to his firm a large agency business—particularly in ship consignments, not then the beggarly business it now is. He had also to handle the timber consignments, not only of the parent but also of the foreign firms, and of Price Bros., of Saguenay—a very large account, as, I think, this firm commanded the whole of that river's product. His firm collected all the Bills Receivable,

and the Bills Payable were domiciled at their office 63 Fenchurch Street. This meant a good deal of detail, but otherwise the burden was not heavy, as Glasgow and Liverpool provided the wherewithal. The monthly cash statement or finance memorandum was prepared in Liverpool, and as Mr. Hill could have testified, required elaborate consideration. Mr. Rankin himself, till ill-health overtook him, personally and solely looked to it. The London staff was a small one; at first it consisted of Mr. Sampson and Mr. Oliver only; then came James Hutchison and E. G. Price for a time; later Mr. William Alexander from the Liverpool office replaced Mr. Sampson who left, with Mr. E. G. Price to be his manager. Mr. Hutchison left at the time Hutchison & Jarvie opened a branch house in London, and Mr. Price left to establish a direct agency for the Saguenay firm—it would have been infinitely wiser to have given the latter the partnership he asked for. During the later years not a little cotton business of Messrs. Harvey Bros. and Harvey & Sababathy passed through their hands. With Mr. Strang's failing health the firm closed 31 December, 1889.

WILLIAM STRANG

Born May, 1825

Entered P., G. & Co., 1837

Died 31 August, 1902

William Strang, born in Kilbride parish, adjoining Mearns, in May, 1825, entered Pollok, Gilmour & Co.'s office, Glasgow, in 1837, and the fact that he has not been given an earlier place is because he, being the founder of a firm, must appear under that firm's rotation. He was transferred to the Liverpool office on its opening, or shortly after, founding the London office of Gilmour, Rankin, Strang & Co. in 1852.

From the time he came to Liverpool his life must have been a busy one, as the work entailed upon the staff throughout was very heavy. He had an excellent business manner, and commanded the confidence and respect of everyone. Long after he left Liverpool enquiries for him were frequent from those he knew here. He lodged in modest quarters in Wesley Street with Donald Kennedy, and around that neighbourhood centred quite a community of young Scots, including William Main and John Lindsay, who were both in the office, and afterwards became Lindsay, Main & Co., of Adelaide ; Donald Currie, who became Sir Donald Currie, Bart.

(then a very junior clerk in Macfie & Sons, and afterwards with D. & C. MacIver, where he quickly rose to the top) ; W. J. Fernie also, who at times electrified these youngsters with financial schemes and projects such as in later years he put into practice, sometimes with marvellous success, at others with dismal failure.

On Donald Kennedy's marriage, Mr. Strang removed to a small house, No. 88 Lodge Lane, now demolished, but he soon thereafter went to London, and R. R. II became heir thereto.

In 1859 he married Miss Hutchison, daughter of Captain Robert Hutchison (Hutchison & Jarvie) and niece of Mr. Allan Gilmour, and by her had ten children, of whom are now living only Allan, John, and Walter in New Zealand, and Annie (Mrs. Taylor Young), till lately in Sydney, N.S.W. The two first-named sons were each for a short time associated with the Liverpool firm, but climatic conditions, which had proved so fatal to other members of their family, rendered residence in Australia advisable. The step has been eminently justified. They are prosperous and strong ; the only disadvantage is that they are so far from home.

Allan, after being at Coopers' Hill, came to Liverpool in 1884. He had an experience of one or two voyages in the engine room of the *St. Ronans*, and then entered as apprentice with Messrs. James Jack & Co., engineers. On their closing he joined

our office staff, wherein he was a willing worker, having a strong preference for the dock part. In 1887 he had a trip to India on one of the steamers, and visited some of the adjacent countries. His chest not being strong, he went to Australia in 1889. Ultimately, accompanied by his brother Walter, he went to New Zealand in 1891, and settled there.

John, after some experience with Alexander Harvey in London, joined our staff here in 1888, leaving again in 1889 to join in partnership William Alexander in Liverpool. This was hardly a successful venture, and, moreover, his health providing matter for consideration, he left Mr. Alexander in 1891, and joined his brothers in New Zealand.

To make the connection more clear, I may say that William Alexander was originally clerk with Bell, Gouldie & Co., our brokers; then clerk with Rankin, Gilmour & Co., subsequently manager with Gilmour, Rankin, Strang & Co., London, and on their closing became a partner of Alexander Harvey in London, who controlled Harvey & Sababathy, Bombay. At the date I name William Alexander had come down here and opened an agency for Sababathy, Bombay. The native was not only headstrong, but wily.

After Mr. Hoghton left for New Orleans, Mr. Strang became manager at the Liverpool office until, as before said, he went to London in 1852

to take the place of William and John Jaffray, who had not conducted the business there satisfactorily. There Mr. Strang quickly gathered about him a number of warm friends. Keen in business, he was too anxious to get the last half-crown per standard on the deals he vended. The timber trade was and is one of bills and very long credit, and this half-crown frequently meant just the difference between a sound and a shaky buyer—a good or a bad bill. In consequence dishonoured bills were somewhat numerous, dividends large or small had to be taken thereon, and the difference between these and the face of the bill represented a great deal more than the half-crown additional price he had obtained. In practice very thrifty, and in everything very straight, he was distinguished by a happy faculty for discussing any matter about which he had no desire to commit himself, in such a way as to leave you at the end of the discussion fairly satisfied, yet having achieved nothing. The captains who went to him with demands which he had no wish to concede, would say that without declining their requests he had been very nice and conciliatory, but that they could never manage to get any further. Of a most kindly disposition, he would take endless pains to serve his friends. He took great interest in the Royal Alfred Asylum for Aged Seamen, was vice-chairman of the *Worcester* Training Ship for Naval Cadets, and was an active member of committee

of the *Chichester* and *Arethusa* Training Ships for poor boys. He also interested himself considerably in the affairs of his church. He was a valued member of Lloyd's Registry for Classification of British and Foreign Ships, and a director of the General Life Insurance Co., and of the Surrey Commercial Dock Co., and for some time chairman of the latter. He undertook many arbitrations for his business friends very successfully—indeed, his opinion on business matters was much sought for and valued. A martyr to gout, he had to be away a great deal from the office during the last years of its existence, and it was indeed from this cause more than anything else that he expressed a desire to retire on 31 December, 1889, when the house was closed. His family had scattered, but he continued to reside at Blackheath, and on their periodical visits to this country to receive them there. He died 31 August, 1902.

CHAPTER XII

CHARACTERISTICS

It is a somewhat difficult and delicate matter to discuss the characteristics of men who were so much my seniors. In the earlier generations they were not lacking in characteristics. If the Polloks were of the *suaviter in modo* type, there was no deficiency of the *fortiter in re* with Allan Gilmour senior, or, indeed, any of the Gilmours. The balance of force, ability, and direction would seem in each generation to have been well adjusted—perhaps adjusted itself. Dealing, then, with the home partners only—

FIRST GENERATION

Allan Gilmour senior was a man, in one sense, to act first and think afterwards, to drive, to look only in one direction—towards the end he desired to achieve. Sanguine and tenacious of purpose, he was not a man to take denial or admit failure for himself or tolerate it in others. He was always anxious to have his own way, was impatient of contradiction, and imperious of tone. Possibly a powerful, but not an attractive man.

The *Polloks* were men who pre-eminently thought first, and whether they acted afterwards was a matter for further consideration. On their work as allotted, John came probably more in contact with men. They were both more pleasing in manner than Allan Gilmour. Arthur Pollok was the more courtly figure of the two, and his was probably the greater brain. Unobtrusive both, they did not lack initiative, and it would seem probable that from one or other many of the suggestions would come that A. Gilmour senior worked upon. Either of them most efficient office men, upon Arthur Pollok devolved the greater part of the desk work. He took a personal interest in even the smallest details, was an admirable head of the office, and rather gained than lost in efficiency by making use in a manner which at times savoured of adroitness, of a slight natural deafness.

Alexander Rankin, of Miramichi, it is difficult to place in either the first or second generation. He seems to have occupied a position betwixt and between, but was a personality that could not be omitted. He had a quiet but most prevailing influence. To his tact and knowledge of character, and the careful education he gave to the first chief actors in the firms abroad, the early successes of these firms were probably due in a great degree. Had his life been prolonged it is probable that there would have been greater touch maintained between

the foreign and the home concerns, and there would have been greater knowledge of each other and more mutual sympathy. His work was never-ending, and his life almost pathetic, for he always seemed to think so much of others and so little of himself.

SECOND GENERATION

Allan Gilmour was undoubtedly esteemed by his uncle as the most able of the young men he had sent abroad, and he nearly all his life intended him to be his heir. He was quite active. Of rare determination, impetuous, passionate, but generally only momentarily so (though he could be obdurate), he, too, was a man of action, preferring out-of-door to office work. He was fond of undertaking the supervision of the shipyard, going on lumber, superintending the handling of cargoes and inspection of ships. Some of this work might possibly have been left to competent servants whose time was not so valuable, but his desire to be thorough, and his liking for the active life were such that he did not readily delegate such work. It is not to be inferred that he did not keep a very close and constant eye upon his office and the management of the firm's affairs. Of course, I had no intimate knowledge of Mr. Gilmour, but I believe those who did intimately know him will admit that he had not a few corners against which it was unwise to rub.

Robert Rankin possessed a calm, judicial mind, not prone to excitement, and was beneficent of temperament. After office hours he was fond of his farm, and devoted to the 'beasties,' but during office hours he was still more devoted to the pen, the duties of management, study of facts and figures, and the deductions therefrom. This he did from choice rather than of necessity. He practically left responsibility as regards the P. G. ships with Mr. Gilmour—i.e., their active management, repairs, and accounts. Their freighting and employment was a matter jointly conducted. For many years after coming to Liverpool he, while closely attending the desk, inspected and himself sold all timber imports; he also examined and reported to Mr. Gilmour on the condition of the ships, and in doing so nearly met with a fatal accident; but in my idea he preferred the office. His opinion on matters of produce and purchase, investments, etc., carried great weight with Mr. Gilmour, who largely left to him these matters, and, indeed, all of the financial control.

THIRD GENERATION

George W. Hoghton.—In another page I allude to the important position—relative to to-day—held by the Custom-house clerk of a shipping firm in the 1840 decade. It was as such that Mr. Hoghton came to the office. But it was not in that capacity alone that he made his usefulness felt, and when in

1843 it was decided to open a house in New Orleans, it was an excellent selection which sent him to such a community. In 1854 he came home to reside permanently in Liverpool, and from that date to transact the business and look after the interests of the New Orleans firm. On becoming partner in the home concerns in 1861, the calls upon him of course became much more various. But his sphere had been among cotton and he would have wished it to remain so. He had the most consummate facility in letter writing—his productions were at all times graceful in their composition, and, when circumstances required it, highly diplomatic. Of considerable ability, he was by nature impatient of detail. Mr. Hoghton was a good speaker and knew his Shakespeare well. He had not much time for public affairs but took some part therein. From 1861 till his retirement he was very fully employed on the Cotton Market—in the earlier years in the upward movement in prices, in the later in its fluctuations. He was a man of very considerable parts.

William Strang from his first coming to Liverpool had an active part to play. In 1843 he succeeded Mr. Hoghton as head of the office. While there was plenty of work for all to do he seemed to have the faculty of aggregating around his position as much of the responsibility as Mr. Rankin would let pass. How he managed withal to see so much of the outside work and obtain so much practical

knowledge of ship construction, and ship management at sea and in port, it is difficult to understand. It seemed to come to him with a natural facility. On the decision being taken to give up wooden ship-owning and acquire iron ships, it was he who arranged the first contract and followed the ship up when she met with her first slight disaster. Whether from disinclination to any further move, or owing to advancing years, he did not take any active part in the transition to steam ; indeed, he was very luke-warm. A sailing-ship he loved, and as long as he could readily move about there was nothing he liked better than to have a day at the docks.

Robert Rankin II, like Mr. Strang, was brought up under Mr. Rankin, imbibed Mr. Rankin's methods, and till years brought some relaxation, was a very hard worker. When Mr. Strang went to London in 1852, all his work fell into the hands of R. R. II. He had an infinite capacity for taking pains. On Mr. Rankin's death and Mr. Gilmour's retirement, his was the protracted task of arranging how the necessary funds to pay them out were to be gathered together, an arduous work very successfully accomplished. Like Mr. Rankin with Mr. Gilmour, he recognised that Mr. Strang knew more about a ship than he did, yet the freighting and employment of the fleet lay with him. Of course they consulted freely together. A keen and judicious buyer, neither he nor Mr. Strang had the faculty

for taking a small profit or cutting a loss. Like his uncle he took great interest 'in the books,' and not only in the office; he loved his books at home. He had his favourite authors, Scott's writing pleased him most. He lived through and was the last of three generations.

George Sheriff, although my senior partner, I only met once. I believe, however, he was not a man to make his personality felt. Being the father of a very large family may have somewhat cramped any ambition he, in earlier days, may have entertained. 'A safe man,' Mr. Gilmour once described him, and safe he was, but in business a man who too steadfastly bases his line of conduct on not making mistakes, achieves nothing. In every respect kindly, respectable, and trustworthy, I venture to think that the years had rolled past before the opportunity was his of showing his mettle, and when the opportunity came he had not the nerve.

FOURTH GENERATION.

Recalling the many that preceded me, here I am reminded of the man waiting outside a small Northern country church. Meeting the verger, he asked whether the congregation had dispersed; the verger promptly replied, 'Yon's him,' at the same time pointing to a solitary figure disappearing over the hill. Well, after the advent

of the fourth generation and my brother's death, I was the sole survivor of P., G. & Co., till Mr. T. F. Harrison signed the firm.

Mr. Harrison, born 1852, at Windermere, entered the office 17 November, 1886, after nearly twenty years of hard work in the Inman Line office, and brought with him his devotion to strenuous effort. He became a partner as from 1 January, 1898.

My son, *Robert Rankin III*, born 1877, joined the office staff 7 April, 1896, and was admitted a partner 1 January, 1904. Sir James Rankin's youngest son, Robert, joined the staff 1 September, 1903, but after two years there, preferring another sphere, he is now barrister-at-law, London. I fain would have had him for Robert Rankin IV in future history.

On 1 January, 1906, the name of the firm—I am glad to say the name only—was altered to Rankin, Gilmour & Co., Ltd. Our combined forces make but a poor show in comparison with the crowded figures of past generations. However, if our operations are not of the magnitude they once were—and we do not adopt the 'rest and be thankful' policy—we have the comfort of experiencing that it is much easier to turn a small wheel than a large one. To Mr. Harrison's business tact, capacity, and unwearying attention is largely due the measure of success we to-day enjoy. For myself, with many

outside interests to occupy my time, I claim to be little more than the lodger—and the lodger is sometimes a detrimental, sometimes a useful factor in a menage. Mr. Harrison and Robert Rankin III may add or have their record added at a later date. For myself I claim no more than to have endeavoured to the best of my ability to maintain the old traditions of rectitude and fair dealing handed down to me.

CHAPTER XIII

SOME CONNECTIONS OF THE FIRM

JOHN HENDERSON POLLOK AND WILLIAM POLLOK,
CALCUTTA

About 1849 to 1852

AND CERTAIN OTHER SONS OF TITWOOD, MEARNS; ALSO
HUTCHISON AND JARVIE, AND HUTCHISON AND
POLLOK, LTD.

JOHN H. POLLOK

Born 17 October, 1826

Died 7 September, 1856

WILLIAM POLLOK

Born 31 July, 1830

Died 15 October, 1851

William Pollok, of Titwood, Mearns, was a cousin of John and Arthur Pollok.

His son, John H., was brought up in the office of Mr. Duncan Gibb of Liverpool. While he was there a suggestion was made that he and his brother William should open a branch of Pollok, Gilmour & Co. in London, but this suggestion was not acted upon. About 1849 he went out to Calcutta in one of Mr. Gibb's ships, the *Baron Renfrew*, as supercargo. Doubtless, the object was to see what were the prospects of establishing a business there under the aegis alike of Mr. Gibb and of Pollok, Gilmour & Co. At any rate, shortly after returning

to this country he again went out to Calcutta, accompanied by his brother William, till then in Pollok, Gilmour & Co.'s office, and took up the usual merchant's business, having a sound foundation in the above-named agencies of Duncan Gibb and Pollok, Gilmour & Co. At that time Mr. Gibb was among the most advanced, and along with P., G. and Co., among the largest British shipowners. Ill-health befell both brothers, and they returned to this country, William dying shortly afterwards at Mr. Jarvie's house in Lodge Lane, Liverpool. So was closed what might have become a very useful eastern extension. Another effort was made to utilise the undoubtedly brilliant parts of John H. Pollok. He went out about 1854 to found the house of Pollok, Hoghton & Co., Mobile, whence on the occasions of Mr. Bryson's absence home, in the slack season, he directed the affairs of Hoghton, Rankin & Co., New Orleans. However, he too fell ill, had to return to this country, and eventually died at his father's house in Mearns.

Allan, another son of Titwood, born 1828, entered the Glasgow office, but died when only eighteen.

Thomas, another son, born 1835, came to Liverpool in 1853 to enter his brother-in-law's (James Jarvie's) works and office. He alone of that family survived to a ripe age ; consumption claimed the other members.

Messrs. R. & J. Jarvie had been established in the rope and machine-making business at Glasgow probably before the firm of Pollok, Gilmour & Co. was founded, and when, years afterwards, the necessity arose for the younger branches to push further afield, Mr. James Jarvie, the son of Robert Jarvie, came to Liverpool about 1840, where in conjunction with Captain Robert Hutchison, he built a rope-works, still running in Lodge Lane, and rented a sailmaking and rope-storing warehouse in Jordan Street. Sailmaking business especially was then a much bigger thing than now. Whether at Glasgow or in Liverpool, the fortunes of Messrs. Jarvie and the firm were closely linked together.

Mr. Jarvie married first Janet Pollok, sister of the above named, and second, Agnes, sister of the writer. He died in 1880.

Captain Hutchison, born 1804, a brother-in-law of Mr. Allan Gilmour, had been apprentice, and at the age of twenty-three master in the P., G. ships, and in 1844, subsequent to his joining Mr. Jarvie, rendered conspicuous services, having accompanied and controlled the management of a large fleet of vessels sent out by the Liverpool firm to load guano at the newly discovered Ichaboe Islands. This incident is referred to elsewhere. He died in 1853.

As time went on Messrs. James and Nedrick Jarvie, from Glasgow, and Mr. Thomas Pollok opened a similar business in London in 1862, and

Mr. James Hutchison, a son of the before-named Captain Hutchison, and brother-in-law of William Strang, joined them about 1868. Mr. James Jarvie retiring about that date, the management was transferred to Liverpool, and the firms are continued to-day under the name of Hutchison & Pollok, Ltd., Liverpool and London.

JAMES RANKIN, OF MIRAMICHI
COMMONLY CALLED COUSIN JAMES

Born at Glasgow, 1818.

Married Miss McKenzie, 1858

Died at Halifax, 25 September, 1884

Though he actively played little part therein, I must reserve a place for him in this history, and not on account of my personal predilection for him—for it was a predilection shared, I think, by everyone.

A son of Arthur Rankin, of Glasgow, he accompanied my father and mother on the ill-fated *Allan Gilmour*, and was with them wrecked in the Bay of Fundy. Subsequently he joined the staff at St. John under his uncle, Mr. Robert Rankin. By his own account he had neither aptitude nor inclination for business, but he dearly loved the harbour, and if he could get a boat to scull about in and put himself aboard the ships, he would be

oblivious to anything else. So strong was his liking that he went to sea, I believe taking French leave. Nothing was heard of him till Mr. Alexander Rankin found him in the autumn of 1843 in hospital at Quebec. He had accidentally received terrible injuries to the vertebræ, and he was to be a life-long invalid.

The next I hear of him is at Miramichi under the care of my good uncle there, a contented, cheery wreck of a young man, almost helpless, but endeared to everyone.

Miss McKenzie, who for many years did the honours of my uncle Alexander's household, ministered to him. He was my uncle's peculiar charge, and the office staff were devoted to him. What must it have been to James Rankin—in spirit so capable of taking and enjoying his part therein, but in constant pain—to see on summer days from his simple canvas-covered stretcher on the lawn, the busy activity of the harbour below? Time came when he, crooked and deformed, was able to get about again, but he never was anything like strong. He was ever most contented, and most interested in the firm's affairs. With all the old love of the sea and everything connected with it, he would potter around among the ships and the seafaring men; among the roughest crowd his presence seemed to carry a humanising influence.

His was a triumph for the open-air treatment before the period of its present popularity.

This went on until two years after my uncle Alexander's death, when he returned to this country, and afforded my brother Arthur and myself the opportunity of accompanying him. We had some rough weather on the *Actaeon*. I can recall the fire in his eye and his great joy when Benson, the old skipper, a bit of a driver, put the sail on her, and when the top-gallant masts were bending like whip shafts, James Rankin would watch the whole with keenest delight.

He remained some time in this country ; his mother was still living, but the opportunities and the freedom to gratify in an unconventional and unfettered way his love of being in touch with shipping were not so great, so he returned to New Brunswick, the old seafaring restlessness still on him.

Miss McKenzie throughout all this time accompanied him, and it was to her care that his partial recovery was due—though there were few days on which he was not in pain. A kindly lady, she had her weaknesses ; one was, that she was the great grand-daughter of a great highland chieftain—McKenzie of that ilk. I remember her habit of wandering about the house at unseasonable night hours suspicious of fire. She never forgot the horror of 'the Miramichi fire.'

Late in life, on some whim of hers, James Rankin and she were married. It was simply, I suppose, that the idea pleased her, and he had no

one else to provide for. For years she had been his devoted friend and nurse, and so continued to the end. They never lived long in any one place, sometimes at St. John, at other times at Miramichi, Pictou, Shediac or Halifax, N.S., but always among shipping.

His dark piercing eye, his face that looked so weather-beaten, his features refined and chastened by pain, his cheery manner, his gentle spirit that could only see the best side of everyone, are pleasant remembrances. Tender, true and trustful, he was indeed a type of the true Christian gentleman.

The Reverend John Watson wrote :—

‘Blessed and honourable is that person whose tongue is obedient to the law of Christ and whose words are as a spring of wholesome water ; who never puts the simple to confusion, nor flatters the great ; who says no ill of any man except under the last compulsion of truth and justice ; who delights to speak well of every man and bids the cast-down be of good cheer.’

Such was a true portrait of James Rankin—
‘Cousin James.’

ALEXANDER RANKIN JUNIOR

My brother Alexander accompanied my brother Robert to school at Miramichi, and thence both went in 1845 to the Collegiate Institution, Liverpool, where he remained till the spring of 1849. Mrs. Strang in Upper Stanhope Street kindly undertook their care. Being somewhat delicate it was thought advisable he should not enter either of the

home offices but go to Miramichi where he would be more in the open. There he was at once told off to the deal wharf to learn surveying or classing of the wood shipments, and also the delivery to the different ships. His description of his duties is interesting and illustrative of what probably all or almost all of the foreign partners had at one time or another gone through. He was at Miramichi from 1849 to 1852, and he writes:—

‘I found it not an easy task—hours 5 a.m. till 7 p.m. Three-quarters of an hour allowed for breakfast, one hour for dinner. After tea, sometimes in the office till 10 o’clock or so making up the tally of the day’s work. From December to May the hours were shorter, 6 till 9, but two or three times a week we had to get up at 4 a.m. to get twenty or thirty teams away laden with provisions for the lumber camps.

‘In the spring of 1850 I was put on the beach and timber ponds, and was taught the use of the narrow and the broad axes—to line, butt, score and hew—in fact, make a stick of timber from the log. Sounds not difficult—but try. I found the injunction to mind what the foreman told me unnecessary—his language was bracing. The best axe men, and they were all selected, would square a log in an incredibly short time, and leave a surface as smooth as your cheek, and a square almost mathematical. Many a good ducking I got on the loose logs and timber in the ponds.’

At Bathurst, whither he went in 1853 after his uncle Alexander’s death and some disruption in the Miramichi office, he had again out-door work. Thence he found his way to the New Orleans office, eventually returning to New Brunswick, where he married and settled down in

St. John. Burnt out on two occasions of a general fire at St. John, he came to this country and resided in London till his death in 1912.

DUNCAN GIBB

Died 8 November, 1867, probably about 80

For a long time before Rankin, Gilmour and Co. had been established in Liverpool, Mr. Gibb had been the agent of Pollok, Gilmour & Co., and conducted, in addition to his own business, a very large one for them. In my Liverpool Directory of 1827 I find him described as merchant, of 67 Gt. George Street: office, 21 Water Street. He was still a young man when, as their agent, and upon their business, he was shipwrecked on Newfoundland, and during the nine days that elapsed before they were relieved, many of the ship's company died of cold and starvation. They were only able to exist on some small stores that were washed ashore from the wrecked ship, and these only continued to come ashore for a day or two. The last that so came was a barrel of apples, and therefrom the last dole of four each had been consumed, and all hope abandoned. They were rescued, not without much difficulty, and most hospitably treated by a tribe of Indians. One of their women had dreamt that there had been a shipwreck on that part of the coast, and was so

persistent that she prevailed, a search party was sent, and the rescue effected. To the day of his death Mr. Gibb never failed to send yearly presents to that tribe.

He was the most advanced, and probably the largest shipowner of his time. Year after year he imported from Canada the largest ship of the day, and as they sailed into Liverpool the people lined the docks to see them go by. The first two of this class were, about 1830, the *John Knox* and the *Covenanter*. I cannot trace their dimensions from any records, but huge they then would be considered if only one-third of the SS. *Lusitania*, 762 feet by 88 feet by 57 feet.

His was a name in the Liverpool of those days ; he was a keen politician and staunch Tory, a friend of Canning and Huskisson, and later of Gladstone in his younger days. He was present at the opening of the Liverpool and Manchester Railway, on the occasion of which Huskisson was killed.

A man of doggedly strong opinions, he had many broad sympathies, and was always willing to help those who showed a disposition to help themselves. One of the best assets the young Scot of those days, coming up to Liverpool to find work, could have, was a letter of introduction to Duncan Gibb. His house at the corner of Parliament Street and Windsor Street, where the Toxteth Free Library now is, was a very hospitable one. There, too, on

Sundays to dinner would gather some of the young Scots he had helped or was helping to find situations, and upon whom he was keeping a watchful eye. A Presbyterian of Presbyterians he hated cant. One day three young men from Greenock brought letters of introduction to him, and were asked to dine on Sunday ; questioned about Church, two were afraid to admit they had, as Roman Catholics, been to Chapel, but the third spoke up and said he had been to Mass. Mr. Gibb had no use for the first two, but the third, Donald Kennedy, he took into his own office and eventually made him his partner. A shrewd, legal-minded man, Donald Kennedy during a long life was ever a trusted and an interested friend of R., G. & Co. Twice Mr. Gibb was offered knighthood, an honour unusual to a mere merchant in those days, but on each occasion declined. The business history of Liverpool for the first half of the last century he had at his finger-ends, and he was at some pains to follow and guide the political predilections of the town.

During the latter years of his business career fortune did not favour him, and he withdrew to a small property in the Isle of Man some years before his death. To the last his memory and faculties were clear and keen, and he delighted in discussing the past. The writer remembers him telling a strange story, and, in the light of subsequent events, an interesting one.

It was how he had assisted Samuel Cunard, the founder of the Cunard Line, in his difficulties. Messrs. Cunard Bros., as already stated had been virulent but unsuccessful opponents of Gilmour, Rankin & Co. at Miramichi. Samuel Cunard returned to this country and worked at the idea of a subsidised steamship line to America. In the end he obtained the requisite financial assistance to build the steamers, and the Cunard Line was started. The time came when it became necessary for him to cross to the other side on business. Creditors here, who had in the meantime been quiescent, became troublesome. Residence within the debtor's prison of that day might be the prospect of Samuel Cunard—afterwards Sir Samuel Cunard, Bart. So long as the creditors knew that he was in this country they were more or less content to await developments; it would be different if he went to reside abroad outside their reach. One day he had only avoided arrest at Prescott's Bank in London by escaping at the back door. Mr. Cunard invoked Mr. Gibb's assistance. Arrangements were made whereby he was enabled to come to some point between Chester and Eastham, and thence at night to the cottages at Shodwell on the river side below Eastham, a very retired spot quite above the rush and traffic of the lower river. Thence next day he was quietly brought down the river by Mr. Gibb's boatman, shortly before the Cunard steamer slipped

her moorings. It was well known that he would try to get away on this steamer, and until the last moment people with writs were aboard. Ten minutes after she had left her moorings, and ere the holders of writs had reached the shore, the steamer slackened speed, the boat with Mr. Cunard aboard ran alongside and he got on board, no doubt to his intense relief, and to the ultimate great gain of the Cunard Line. There was a similar incident either before or after what I narrate above, probably after, for on that occasion Mr. Cunard embarked from a small boat on to the outward-bound steamer when off Holyhead.

I cannot say when Mr. Gibb first became the agent of Pollok, Gilmour & Co., probably about 1820, or before, but he of course lost the valuable appointment when the Liverpool house was founded in 1838. Thereafter the relations of the two firms were of the closest character and to mutual benefit. The frequent visits of the weird figure and the piercing voice of Mr. Gibb at our counter, or if Mr. Rankin were out, with coat tails uplifted discussing past memories before our office fire, are some of my earliest business recollections. He died 8 November, 1867.

A strong bond of union and of friendship ever existed between him and Mr. Rankin senior, also Robert Rankin II, a sympathy which death only ended.

CHAPTER XIV

SHIPS AND CAPTAINS

Probably few firms have had greater cause than ours for thankfulness and appreciation for the services of their servants. The discernment which enabled Allan Gilmour senior to select his young men for abroad, served him, too, in the selection of the early shipmasters.

A certain proportion of the vessels built at St. John and Quebec was laid down and equipped to meet the firm's special requirements. While in the outside market the ordinary St. John-built ship carried a greater reputation and brought a higher price, the Gilmour yard at Wolfe's Cove, Quebec, commanded a considerable preference from the home firm. Generally the vessels built at Miramichi and Bathurst were as soon as possible marketed on arrival in this country; as were also, of course, those of the shipbuilding clients.

Two notable men among the early captains were Captain McArthur and Captain Alexander Mitchell. Captain McArthur became the Company's

overlooker, but had disappeared before I entered the office in 1861. He must have been an able, conscientious servant and manager to have earned the confidence and respect of two generations of the firm so entirely as he did.

Captain Alexander Mitchell I just remember as master of the *Argo*, a dear, loveable, whiteheaded old gentleman, undoubtedly then past his best ; a gentleman in every true sense. He would have been indeed a villain who would have thought of taking advantage of him. Many years before, he had given notice that he intended to retire at the end of the prospective voyage. When the voyage was over, after opening his letters he went in to Mr. Rankin's private office to say that his wife was dead, and that he had now no wish to retire. He was promptly told that so long as he had that desire and the firm had a ship to give him, it would be at his disposal. For many years afterwards he sailed, but at length he once again gave notice that, as his infirmities were increasing, he wished to retire at the end of the next voyage. That voyage never was completed, as, coming home in the autumn, the *Argo* encountered a hurricane, Captain Mitchell was killed, and she was abandoned, though it was always felt the mate could and should have brought her along. For a long time there were in the service men who had inter-married into Captain Mitchell's family ; he was undoubtedly in my time the

father-in-law as well as the father of the fleet, but that was very long ago.

When I entered the office in 1861 the captains largely hailed from Fifeshire, and particularly from the neighbourhood of Leven and Kirkcaldy. Captain Mitchell's home was at Leven. Every spring a very strong contingent of captains, officers, bo's'ns, stewards, and carpenters came up, in fact some of the ships became far too much a family party. In one case, however, it could hardly be so said. I refer to Thomas Dingwall, steward of the *Adept*. Captains might come and captains might go, but Thomas Dingwall always, from her first voyage, remained steward of the *Adept*, in which ship he spent the whole of his continuous service of forty-six years in the employ. If the *Adept* was laid up he remained in custody of her as ship-keeper. He retired in a ripe old age but only lived for three months thereafter. One is moved to ask if he had stuck, like the shoemaker to his last, how much longer might he not have gone on? An 'adept' in cooking he certainly was not, if I may judge from a breakfast I once had aboard.

I cannot give any list of the ships that were from time to time owned by Pollok, Gilmour & Co., but it is interesting to follow their nomenclature and thereby note the attitude of mind of the partners. Mr. Allan Gairdner's statement that a 90-ton coasting brig was the firm's first purchase spoils

Mr. Hill's tradition that the brig *Mariner*, 312 tons register, built at Stockton, was their first venture. They did not build but purchased the *Mariner*, and I think she must have been a lucky vessel, for they resisted all temptation to sell and replace, but repaired and renewed her until, outclassed in size, they had to sell her. By this time she must have become like the Dutchman's gun, new in stock, lock and barrel. The *Oxford*, 389 tons register, was also an early purchase. When the firm began to build in their own shipyards, such of the vessels as they retained for the firm's own use were named after the homesteads, properties or domiciles of the connection, e.g., *Craigton*, *Faside*, *Fingalton*, *Broom*, *Mearns*, *Ronachan*, *Marchmont*, *Miramichi*, *Bytown*, *Ottawa*, *Trenton*, *Quebec*, *St. John*, *Glasgow*, *Wolfe's Cove*, *Renfrewshire*, *Carlton*, and so on. Then came the personal element :—The *Allan Gilmour*, *John Pollok*, *Arthur Pollok*, *Margaret Pollok*, *Gilmour*, *Agnes Gilmour*, *Rankin*, *Ann Rankin*, and a *Barbara*. As regards the *Ann Rankin*, I remember it was somewhat of a grievance with my aunt to hear that the *Ann Rankin* was a 'pickpocket.' Then there were ladies of title, of which I only recall the *Lady Falkland*, the *Marchioness of Queensberry*, and the *Countess of Loudoun*. Later on they seem to have dipped into the classics :—the *Argo*, *Achilles*, *Actaeon*, *Acme*, *Agamemnon*, *Arethusa*, *Apollo*, *Ariadne* and others. Exhausting their limited classical knowledge

they continued, however, the idea of the letter 'A' prefix; there was the *Arthur, Allan, Ailsa, Arran, Advice, Advance, Adept, Alert, Agent, Award*, etc.

Mr. W. Sydney Smith, of 155 Fenchurch Street, whose father was in the *Lady Falkland* in 1843-4, writes to me :—'As describing the largeness of the P., G. & Co. fleet, I have heard my father say that after a long spell of easterly wind he had known as many as forty vessels of their homeward fleet in the Channel at one time.'

From 1838 to 1844 shipowning was anything but a profitable business, in spite of certain Acts which had been previously passed in its favour. Things culminated in 1843 in dire stagnation, utter absence of freights, sailors in extreme want, and shipowners going bankrupt. I have heard that the Brunswick and adjacent docks were quite inadequate to provide laying-up accommodation for the new colonial ships sent home for sale, and sale was impossible. In almost every case full advances, and as it turned out over advances, had been made on them. The mortgages on the ships had in many instances to be foreclosed, but this brought no relief to the mortgagee, as there was no remunerative outlet for the property so acquired. We are told the darkest hour in nature is before the dawn, though few of us take the pains to verify this. The case of shipping was so desperate that Parliament appointed a Committee to enquire whether anything

and what could be done to save the industry from utter ruin.

In the midst of all this, guano was discovered almost simultaneously in Peru and Bolivia, and was reported to be found on the little island of Ichaboe, on the south-west coast of Africa. The local authorities would appear to have taken full charge of the South American finds, but at Ichaboe I understand it was a case of 'help yourself.'

Some seeking skipper had made the find of this island, which in one report I find described as one mile in circumference, and in another as $2\frac{1}{2}$ miles; he kept his secret to himself for a time, and then parted with it for a due consideration, but even so the vessels that went out had some difficulty in finding the place, afterwards described as being in lat. $26^{\circ} 19'$ S., long. 15° E. The directions were 'to make the high land of Angra Pequena and to sail up the coast, keeping as near the land as possible.' In December, 1843, I see from the *Nautical Magazine* that there were then twenty vessels in the small secreted harbour between the island and the mainland and that there were 'a dozen more outside in search of the island.' This number in May, 1844, had by similar account risen to 132, and the following letter appears:—

'I have every reason to believe that no person in Britain knew of the existence of Guano on the South-west Coast of Africa, except Mr. Andrew Livingston, of 105 Duke Street,

Liverpool, who communicated it to my father, Mr. John Rae, from whom it was somehow or other obtained by my elder brother, Mr. James Rae, by whom it was subsequently communicated to others.

(Signed) JOHN RAE.

Witnessed by CHARLES IMRIE, *Surgeon,*

13 Slater Street, Liverpool.

23rd April, 1844.'

It was a very rich deposit of guano ; in some accounts I see it described as not less than 30 feet, and in others from 40 feet to 50 feet in depth. There was an admixture of decomposed seal, and at a depth of 30 feet there were to be found gannet and penguin eggs, quite whole and in excellent preservation ; we are not told whether they were in condition for the breakfast table. One knows that the bodies of the captains who died on the voyage were frequently brought home buried in the guano. It was credited with having a wonderfully preservative effect.

I interviewed our old skipper, Captain Cruikshanks, then 89, but found that his memory had begun to play tricks. Only one stray 'book of sailings' has come to my hand, in which I see sixty of the P., G. fleet recorded ; but he firmly maintains that in 1843-4 the firm had, with their own and the mortgaged vessels for sale, about sixty vessels here alone, many of which had lain up for two or three years, and that taken altogether the Company had over one hundred vessels under their charge, and

worse—under their expense. Several of these, one of which was commanded by Captain Cruikshanks, were chartered and sent out to Callao for the Chincha Islands (guano), and more were sent to Ichaboe to help themselves there. This latter was a risky venture, as there was no assurance that the tale that was told was true. The result certainly saved the fortunes of such clients as Russell and Birchill, ship-builders, of Miramichi, who were both very heavily weighted. R., G. & Co. placed Captain Robert Hutchison (who had recently come to Liverpool to join Mr. Jarvie in the firm of Hutchison & Jarvie) in charge of the Ichaboe fleet along with an experienced chemist; they were to remain on the island till the last vessel was loaded.

To sum up, between the Peruvian earnings and realization of the cargoes brought home from Ichaboe, the corner in the firm's shipping interest was well turned, and handsome profits made on what was a very sporting venture.

The general distress in shipping for that period was over, the Parliamentary Committee dispensed with, indeed nothing more was heard of it, and people ceased to worry about the Navigation Laws; but several times since have we had awkward times to come through—*vide* the following taken from the Steamship Owners' Report for 1918:—

'Between 1904 and 1911 the shipping industry had passed through one of those recurring cycles of depression

to which it has always been subject. That depression lasted longer and was more widely spread and more severe than usual. Important shipping companies had to suspend dividends and in many cases the earnings were not sufficient to cover even the actual depreciation on the ships. The position had become so serious and the outlook for shipping appeared to be so hopeless that in 1908 international proposals were brought forward for a general reduction in the shipping tonnage of the world.'

I would add from 1908 to 1913 the outlook generally became more promising—1911 saw more than double of new tonnage built in this country than was put into the water in 1908. So, too, in 1912 and 1913, and in view of what happened in 1914 it was well it was so, for that and several succeeding years saw the utmost strain placed upon the merchant fleet—the liners to transport the fighting forces, the cargo steamers to bring supplies—and nobly did they respond to the call.

In 1865 the junior partners, after much cogitating, decided to depart from wood, which had been so long the main plank of their business, and to build iron ships. I can recall the difficulty they had in fixing the name for their first ship, and as Glasgow had been their firm's foster-mother, they decided to adopt the name of her patron Saint, *St. Mungo*. To her succeeded *St. Magnus*, *St. Marnock*, *St. Monan*, *St. Mildred*, *St. Maur*, *St. Malo*, *St. Mirren*, *St. Malcolm* and *St. Margaret*. It will be seen in this case that the letter 'M' gives the lead.

Once more, in 1880, there was a change, and from sailing ships to steam. We have had the *St. Albans*, *St. Andrew*, *St. Bernard*, *St. Bede*, *St. Columba*, *St. Cuthbert*, *St. Dunstan*, *St. Enoch*, *St. Egbert*, *St. Fillans*, *St. George*, *St. Hugo*, *St. Irene*, *St. Jerome*, *St. Kilda*, *St. Leonards*, *St. Michael*, *St. Nicholas*, *St. Oswald*, *St. Patrick*, *St. Quentin*, *St. Ronans*, *St. Ronald*, *St. Regulus*, *St. Stephen*, *St. Theodore*, *St. Ursula*, *St. Veronica*, and *St. Winifred*. On our adverse experience of the letter 'C,' we have not repeated *St. Columba* and *St. Cuthbert*, whose losses were both accompanied by some loss of life. My brother always favoured Saints' names taken from his favourite Sir Walter Scott.

No doubt much of the romance of shipowning has departed, for in these days of steamers, of telegrams, of Marconigrams and submarine signalling, the merchant and shipowner are seldom, if at all, out of touch with their ventures.

In previous times the sailing-ship was often not seen or heard of from her time of departure to her return.

In the days of wooden ships no insurance was effected on our ships, freights or wood cargoes. With the larger values in iron ships the practice had to be relaxed. The value in the ship was greater, the capital in the firm less. The Insurance Account in our books was a very lucrative one.

The overlookers or superintendents were

first, Captain McArthur, from 1820-30 to 1860; Captain Cranston, who previously had been in the employ, about 1863 to 1873; Captain Crawford, 1873 to 1877; Captain Wyles, 1877 to 1887; Captain Davey, 1887 to 1907; Captain Pugh, superintendent 1908, retired 1918; Captain McPherson, assistant superintendent 1908, died 1919, after 53 years in the service; Mr. Reid, superintendent engineer from 1894 to date. All these were bred in the employ, and with the exception of Cranston, all were appointed fresh from their commands. To them is largely due the success that has attended the firm's shipping operations.

At the time I entered the office in 1861 there were among the captains some hard cases, but undoubtedly more first-class men. Among the latter may be named Mitchell, Crawford, Wyles and Lawson, than whom none were more competent, loyal, and trustworthy, all Fifeshire men. Then there was White, the intellectual atheist, and a great shipmaster. I recall one November night in 1861 when in the *Marchmont* he was hemmed in in Liverpool Bay, a North-west gale blowing, and he could not weather out to sea. It was a question of drifting on the banks, or taking the bar with very scant water underneath. No pilot could board, so he brought her into port under canvas, with pilot boat leading up as well as could be done in the darkness. Whilst crossing the bar the crew were

in the rigging, as had she struck, the vessel would have broken her back and they would have been washed away.

There was also Walker the growler, but withal most fortunate and competent of ship-masters. I remember Duguid, an ex-Navy man of iron nerve, afterwards most successful of blockade runners. More than any other he set at naught the vigilance of the U.S. blockading squadrons, whether at Charleston, Savannah or Wilmington. On several occasions his vessel was sunk, or had to be run ashore and set fire to. Captured he was never. On the majority of occasions he was so successful that when he did fail Nassau had always another craft forthwith to offer him. His wages were large, so also his perquisites ; when outward from the cotton port, I believe, he had choice of any five bales of the cotton he carried. He would naturally select, when such were available, bags of Sea Island cotton, worth 5s a pound in the Liverpool market ; anyway, it was a bill of lading for that quantity and description that we on several occasions received. Sometimes, too, would come a draft remittance, without comment whatever, for without leave or ceremony he had made us his bankers. For letter-writing he had no taste, and when blockade running was over we heard nothing from him till one day he walked into the office and, asking for his account, found well over £20,000 to his credit.

There was Cummings, the successful trader ; Cruikshanks, who shortly afterwards abandoned the sea and successfully conducted a business ashore ; and when I saw him as aforesaid at the ripe age of 89 flourished hale and hearty ; the versatile Harry Miles, prince of penmen, who retired to undertake the keeping of the firm's books for Sir Andrew Lusk, London's Lord Mayor in 1873, an old and long-lived friend of Mr. Strang ; Francis Scott, who was ship-carpenter before he was ship-master ; Thomas Dick, whose self-importance was in inverse ratio to his stature. Of an earlier date there was ' Nicol,' a Hercules ; when he approached ' with intent ' no prudent person thought of anything else but personal safety. He was somewhat addicted to strong drink. A policeman at Brunswick dock who remonstrated with him, and a pilot at Miramichi Bar who ventured to chaff him, were both picked up like rats and dropped into the water. After leaving the sea he was for many years Harbour Master at Port Glasgow.

There was Watson, insignificant of appearance but intrepid, who, when his ship the *Illustrious* had sprung a leak off the Cape, rather than take her into Cape Town or St. Helena, which would have been about as disastrous as a total loss (his vessel was uninsured), decided to bring her home—and did so. Once the men lost heart ; they would not pump any longer. Watson sent for the pump handles to be brought aft, lit a cigar, and told them they would have to

be very civil in asking for them if they wanted them again. As the water increased in the hold they were not very long in begging for them! Another time in close proximity to another ship they wanted to take to the boats. Watson and his officers were there before them and with crow-bars threatened to knock a hole in the bottom of each if they carried the matter further. This was pretty cool, and possibly hardly fair as between man and man; but I can vouch that the Jacks of that day and of that ship respected the master who had so acted, more than they would have done had he given in to them. I paid the crew off, and an honorarium of two months' extra pay all round made the owners almost as popular as the captain. I may say all the trouble to the *Illustrious* had arisen through a defective butt, scamped in the caulking.

Scott above named always regarded with pride the superior navigation he evinced when he was sent out in a tug to pick up the *Arthur*, prematurely abandoned ten days' sail from Queenstown. One would have said that the undertaking was akin to 'looking for a needle in a hay-stack.' When he got near to what he considered was '*the ground*' he zig-zagged his course up and down, and towards evening of the second day spotted his quarry, her position being within a few miles of where he had, before starting, laid her down to be—not so bad for an ex-carpenter; for to-day with all our improved

facilities and all the advances made in navigation, similar attempts are, unless aided by subsequent and recent information, rarely successful.

I must mention, too, a narrow escape which the *St. Magnus* under Captain Walker had in 1876. One day in the Indian Ocean he found himself in the centre of a cyclone—a flat calm. Nothing could be done except to get all sail off her and well housed, and all moveables on deck doubly lashed—then await events. These were not long in coming. All depended on the cyclone's movements at the time it might strike her. If it struck well aft she could scud before it under her bare poles—if abeam then she would probably turn over and add another to the list of 'never heard of.' The moment arrived, and with it the *St. Magnus* was over on her beam ends and all hands were clinging to the weather bulwarks or what they could. The ship's long, flat side was exposed; her hatches were submerged for half their width, and it could only be a matter of minutes ere the hatch tarpaulins would have to give way to the boiling, lashing sea, when the vessel must inevitably fill and sink. Her only chance was to get rid of her masts, and then she might right herself. Without a moment's hesitation Fitzgerald, then apprentice, who became our senior Captain afloat, snatched an axe from his room and crawling on and along her storm-washed side cut the lanyards of first the mizzen and then the main mast. It was 100 to 1 on him being washed away

in the attempt—1,000 to 1 against him getting inboard again when the masts went and the ship came upright with a jerk. But against all odds he managed it, and no life was lost. The *St. Magnus*, however, presented a very sorry appearance. Houses and everything on deck were gone, the poop was completely gutted, daylight could be seen from end to end of it. All that remained, singular to say, was the frame of the chief officer's room. The forecastle escaped unscathed. The foremast with some of the upper gear remained. With commendable foresight Captain Walker had divided his chronometers and other necessary navigating instruments. Some were in the forecastle, some in the hold, and these remained ; some he had left in his own room in the poop, but the place of these knew them no more. The cyclone passed ; the captain had his damaged foremast, his gear from below, his seaman's skill, and most important of all, a chronometer, chart, and compass, whereby to shape his course for the Sandheads. He reached Calcutta in safety, but he had even to borrow clothes in which to go ashore. A year or two afterwards he fell in with a brother in similar misfortune ; his chronometers, charts, compasses, etc., were all gone, and he was helpless ; his vessel's plight, though no worse than that of the *St. Magnus*, was so alarming that he wanted to abandon her. Walker, however, gave him heart, some gear, and navigating materials wherewith he too

made port. For this service the underwriters gave Walker £200, and equally properly we put forward no claim for salvage.

Then there was Benson the unlucky. When circumstances enabled him to do so he used to initiate his letters with the comfortable statement 'I am happy to inform you that I have got so far without accident.' He had the privilege of bringing my brothers Robert and Alexander in the *Coverdale*, and at a later date my brother Arthur and myself in the *Actaeon* across the Atlantic, and nearly ended my young life in a serious collision. One night we were struck in the waist, just by the front of the poop. The margin from my bunk of some 20 feet and on time ratio of half a second, served me in good stead. We floated only on our timber cargo ; with any other we would have sunk at once, so deeply were we cut into. The ship's carpenter, John McPherson, did yeoman service. He remained for years afterwards in the employ, and met his death in the service ; he was the father of our Captain McPherson. Suspended from the yard above, up to his waist in the water, he nailed boards, then tarpaulins, and then boards again over our gaping side, the while he was supplied with frequent whisky libations—throughout his life a congenial quantity to him. As some more than usually heavy sea came along he would be bounced half way up to the yard arm, but cat-like, if he

could not alight on his feet, he always escaped being smashed alongside.

I recall our being towed up the entrance to the Clyde one July Sunday morning in 1854, and Captain Benson sweeping with his telescope the shore of Dunoon or some like resort, as the people were coming out of church. Boylike I was interested, and when he put the telescope down with the ejaculation 'Aye! yon's the auld de'il,' I was puzzled. Years afterwards I divined that it was his respected owner Mr. Gilmour whom he had seen. Doubtless what was oppressing his brain was what might be in store for him on the morrow. The *Actaeon* was built in 1838 by Gilmour, Rankin & Co., and in 1906 or 1907 passed up the Mersey, but her name no longer appears in Lloyd's Register Book. Either because they thought her too maimed by her many serious adventures afloat and ashore, or possibly in order to get quit of old Benson, the firm sold her about 1859.

In the main the captains in those days were thrifty men ; it was a bad look-out for them if they were not, for their wages were very low. What was a fair wage in 1830 was not so in 1860, and it had not, I think, been altered in the interim, and since the last-named date wages all round have been trebled or quadrupled, and very rightly so. The rigours of the Atlantic Trade made them good sailors and strenuous men ; even those addicted to drink had

for the most part a strong sense of duty—albeit on a code of their own. I quote my experience with Captain Kevan, of the *Choice*, with whom I made a winter passage from St. John to London in 1868. Navigation may not have been his strong point ; he worked by dead-reckoning, even at that date. We looked for sixteen hours to make our landfall at the Lizard, and picked up the Casquets on the French Coast ! When I looked askance he merely said :—‘ And no sic a bad landfall at all.’ He was sobriety itself all the way across, but when we took a pilot aboard off Dover he deliberately went to his bunk and locked himself in with a bottle of whisky, remarking, ‘ As the pilot is aboard I’ve nothing more to do wi’ it.’ Afterwards he sailed for other owners with a cargo of coal for the Plate. Spontaneous combustion set in ; after some days the crew demanded to leave on a passing vessel, and eventually did. Kevan conceived it to be his duty to stand by his ship, and before daylight both had gone to their long account. The masters of the timber carriers of those days may have been somewhat deficient in education, but they were of the same good stuff as to-day.

Another cyclone adventure was that of the *St. Margaret* in March, 1884, at the foot of the Bay of Bengal. In the middle of the night the dismasted ship *Duchess of Edinburgh* nearly drifted on top of her ; shortly afterwards she sighted the

Terpsichore with bulwarks gone, and in the morning she ran through the wreckage of the *Cassiopea*. The *St. Margaret* was sold to 'John Orth,' really the Archduke Salvadore of Austria, the heir presumptive to the throne, who sailed her. After leaving Rio de Janeiro she was never heard of, but whether the Archduke was with her then is very problematical. One thing is sure, he wished to lose his identity.

Among other incidents of the late war the following are important in connection with our own fleet, although, unfortunately, similar incidents were of common occurrence at the time.

St. Egbert.—The *St. Egbert* left Colombo on 17 October, 1914, en route for New York from Japan. On Sunday, 18 October, the steamer was overhauled and ordered to stop by the German cruiser *Emden*. An armed crew was put aboard, and the vessel compelled to follow the cruiser during the night. The following day it was seen that the steamers *Troilus*, *Buresk*, *Chilkana* and *Exmouth* had also been captured and compelled to keep in touch. Captain William Barr of the *St. Egbert* was eventually ordered to take aboard the crews of the above steamers, in addition to those of the *Benmohr*, *Clan Grant*, and *Pon Rabble* (vessels previously captured and sunk by the *Emden*), and to set a course for any port within the limits of Cape Comorin and Calicut. The vessel arrived safely at Cochin

on the 20 October, where the crews, numbering in all 381 persons, were landed.

The cruiser *Emden* was eventually run to earth by the Australian warship *Sydney*. On board her, amongst other things, were found a quantity of silver dollars, evidently loot from one of her many captures. These coins were eventually suitably mounted by the Australian Government as souvenirs of the event, and one of them was presented to each firm whose vessels had fallen foul of the *Emden*.

St. Ronald.—The *St. Ronald* left Chesapeake Bay on 31 August, 1917, in a convoy of 26 vessels all told, in charge of a Vice-Admiral. She had a full cargo of nitrate from the West Coast of South America, and was bound for Liverpool.

The vessels were in five columns, the *St. Ronald's* place being third in the line of the inside column on the port side of the convoy. The distance between each ship was 1,800 feet and between each column 3,600 feet. The convoy zigzagged until about 1-30 p.m. on the 19 September, when, owing to the condition of the weather, orders were given to cease zigzagging. Seven destroyers and a parent ship had joined the convoy on 17 September, and immediately taken up their stations.

At about 2-15 p.m., 19 September, when about 130 miles West of the Irish Coast, the *St. Ronald* was struck by a torpedo and, following a very heavy explosion, commenced to settle down

at once. The fo'c'sle was submerged in a few seconds, and within two minutes the stern came right out of the water and she sank.

The master, Captain S. H. Hobbs, was carried down with his vessel and was in the water something like two hours before being picked up by a destroyer, and it would appear that he owed his life to one of his Japanese sailors, who, seeing his exhausted condition, managed to get to him and help him on to some wreckage. The Jap afterwards stubbornly refused a monetary gift handed him in graceful terms by the Company in consideration of his splendid service, and said that what he had done was but his duty. Only 14 members of the crew were saved out of a total of 38, owing, no doubt, to the rapidity with which the vessel sank.

Although the *St. Ronald* had been in commission from the commencement of the war up to this time, it was the first occasion on which she had been in convoy. It may have been a coincidence, but the Captain himself was not in favour of the convoy system, and would rather have been allowed to make his way alone, although he admitted that the presence of other vessels and the escort with them gave a great feeling of security to the ship's company.

St. Ursula.—This vessel was on a voyage from Salonika homewards in ballast. The master who was in command, John Jamieson, was a man of very few

words, hence the details of this disaster are but meagre. The vessel was sunk by a submarine on the 12 December, 1916, at 9-45 a.m. The submarine was not seen before she had fired the first torpedo, which struck the vessel in the engine room, completely wrecking the engines. Unfortunately, two engineers, one donkeyman, and a greaser, who were on duty at the time, were never seen again; presumably they were blown up with the engines. All the other members of the crew got away in the boats, and were picked up some five hours later and landed at Malta.

St. Theodore.—The *St. Theodore* left Norfolk, Va., 5 December, 1916, with a cargo of coal for Savona (Italy). About 8-30 a.m. on 12 December, when about 750 miles due West of the Azores, she was overhauled by a presumed merchant vessel which, as soon as she came up, ran up the German ensign and signalled 'stop instantly.' The vessel, which had guns mounted on her well-decks with full gun crews standing by, was the notorious raider *Moewe*.

The master of *St. Theodore*, Captain George Hallam, was instructed to keep in company with the raider and eventually the crew were replaced by a German prize crew. The *St. Theodore's* crew were kept aboard the *Moewe* until 12 January, 1917, when they were transferred to the Japanese steamer *Hudson Maru*, which landed them at Pernambuco on the 16 January.

From the log of the *Moewe*, which was afterwards published, it would appear that the *St. Theodore* was fitted out with wireless and guns and sent out to act as an auxiliary raider. It is uncertain what destruction she wrought among our own shipping, but she was eventually caught and sunk.

Hitherto I have mostly referred to the men who were masters when I entered the office in 1861. Next year there were considerable changes. I do not know the reason, but doubt it was wages. Cruikshanks, Cummings, Duguid, and White left, and I think some others, all good men. Still, when I recall Captains Crawford, Wyles, Walker, and William Watson, who remained and received command of the first four iron ships, I cannot think of any more competent, zealous and God-fearing men. Wallace came afterwards, a loyal, generous, delicate man, who coiled up his ropes some years ago and went to live at Dunoon—a relative of Captain Walker and also of our Captain McKenzie of to-day. And to the same generation belong Grosart, the dour, pugnacious Scot, and Dumaresq, of courtly Southern manners, who had a tendency to religious mania.

Then there was Captain John Mitchell, who, when his ship the *Margaret Pollok* was abandoned by the crew in the Atlantic, declined to leave her. He, and I think his chief officer, took up their residence in the main-top and hung on there for a week. A strong current was carrying her into the Bay of

Biscay instead of into the English Channel as he had schemed for ; and under these circumstances he considered it well to take advantage of a passing relief. Meantime an expedition was being fitted out by the firm here to rescue him and if possible the ship, when it was at the last moment stopped on the news of his safe landing. In another ten days, through some alterations in the winds and currents, the *Margaret Pollok* turned up, as Mitchell had expected, in the Chops of the Channel—an unwelcome visitor as being a danger to navigation. She was by herself making a true course for the Bristol Channel when she was fallen in with by H.M.S. *Immortalité*, which, after some very bad practice, succeeded in breaking her up, and thereby earning the anathemas of many navigators ; for her cargo of large square white pine timber floated around for weeks, constituting a thousand almost imperceptible dangers in place of one relatively perceptible one.

Then there was Captain Davey, ever devoted to the service's interests, prompt in advice, and in any emergency ready to act. I think Captain Davey's and my own service date from about the same period, and during that time I do not remember a cross word on either side. One evening in the sixties I was sent down to the Bramley Moore Dock to a ship loading coal at the tips there to ask him to join in emergency as chief officer a ship then

ready in London. Work had been knocked off, and there was only some splashing in the cuddy to guide me. Knocking, I gave him the message and asked when he could go. The reply came promptly, 'As soon as I can get out of this tub,' and he sailed in the ship next morning out of London. His first sailing-ship command with us was the *St. Maur*; his first steamer command was the *St. Bernard*.

This ship was always an excitement if not a nightmare. Narrowly escaping serious disaster on her launch, she dropped in for it on her first voyage through a breakdown of steering gear. Then came a series of very meritorious and remunerative services; she picked up no less than three broken-down steamers at sea and towed them into port, for which she was awarded in all over £10,000. The three vessels were the *Celtic Monarch*, towed 1,200 miles, awarded £5,000 salvage; the *Verona*, towed 850 miles, awarded £3,500, and the *Vesta*, towed 800 miles, awarded £2,000. Whose luck was it, the *St. Bernard's* or Captain Davey's? But there was a reverse side. The *St. Bernard* was twice sunk, and twice raised—once in Havre Dock by the default of another steamer, and again in Newcastle-on-Tyne by another steamer running amuck. There was always something happening to her, and as she was quite too exciting, we sold her in 1889, and noted for some years afterwards the lively times which she gave to her new owners. It is to

be observed that those on board the *St. Bernard* were in no way to blame for the various disasters that befell her.

Subsequently Captain Pugh in the *St. Jerome* towed the ss. *Salisbury* 450 miles into Halifax, N.S., earning £2,075, and Captain McPherson in the *St. Hubert* towed the ss. *Undaunted* 640 miles into Fayal, earning £3,200 ; but it is long since we have had a salvage. There may be a bit of luck in falling in with broken down vessels or derelicts, but I can well believe from those who have been there that there is no luck to be counted upon but indeed great risk in making fast to them and bringing them safely into port. We have, for this reason, always discouraged as far as possible, attempts at salvage, except of life, in which matter the British officer and sailors never lack. In passing, I note that the three Captains who alone made salvages became Marine Superintendents. Their achievements in this direction had no bearing upon their appointments. It is a coincidence only.

Captain Campbell, who was selected to take command of our first steamer, was a dull-minded Hercules of a Highlander. Kindly, good-natured, devout of intention, with him obedience was the first duty, and an order given to or by him must be carried out.

Captain McPherson must have started his career early, and certainly maintained virility

throughout : he was one of the oldest servants in the employ. He was with us through many scrapes, and was the only captain that commanded with us in wood, iron, and steam.

Captain Fitzgerald, who ultimately held our senior command, had an imaginative Celtic temperament. He certainly had some queer yarns to tell. He was the first apprentice whose indentures I signed ; I recall the sound fatherly advice which I gave him on the occasion, not without some conscious pride in the position. I have mentioned him before in connection with the *St. Magnus* disaster. This was not the only scrape he has come through with us ; I recall the *Advance* arriving here waterlogged, with McPherson as first officer, Fitzgerald as second, and boatswain O'Brien (who as boy and man must have spent over forty years in the service), a pretty strong trio if work such as was then required had to be done. At Quebec while lying in the stream the *M. E. Cox* drove across her bows, carrying away her bowsprit and doing other heavy damage. Refitted she encountered a heavy gale at the entrance to the Gulf, lost some yards and eventually sprung a leak, about 650 miles from Queenstown. While she lay waterlogged the fore part of her deck blew up, and she was awash fore and aft. In this state, with all nautical instruments, charts, and food in the tops, they took her into Queenstown, paying only £100 towage from Daunt's

Rock ; a very creditable performance. She was towed on to Liverpool a very different spectacle from the *Advance* that about 1859, all spruce and with canvas well spread, sailed up the Mersey under Duguid. He had made the record passage of eighteen days from Mobile, and all the way up from the Rock Light celebrated the occasion by serving his two carronades till they must have been almost red hot. The people of Liverpool near the docks hurried down to the pier head, and were amply rewarded by seeing what was a monster ship of her day, under full canvas unaccompanied by tug, making up to anchorage in the Sloyne. It is a sight we now never see, and at that time it was very unusual, requiring a man of strong nerve and a good sailor man to attempt it.

I draw a veil over the ghastly period wherein the ships *St. Mirren*, *St. Maur* and *St. Malcolm* disappeared with all on board. It was a terrible time. At a later date the *St. Columba* (steamer), Captain Dumaresq, was never heard of. I may have been overwrought, but a vivid dream wherein I saw her sinking is often times with me still. I pray that we may never have again to pass through such a time. Captain Davey, who revised these notes, told me Mrs. Dumaresq had a similar dream, of which she informed Mrs. Davey at the time. If I have written mostly of disasters it is to be said they have been relatively few. Successful

voyages have largely predominated, but these are usually uneventful.

Captain Davey, my compeer, passed away in 1907. A more capable, active, and loyal fellow worker could not have been. He was always most keen when he had some stiff job on hand. As in his days of health, so throughout his long illness, he maintained a cheery optimistic spirit.

Captains Wyles, Pugh and McPherson, in addition to other qualifications, had a quiet way of inspiring officers and employees generally to loyal and devoted service.

Mr. Reid, who had before joining us no inconsiderable shore experience, was one of our early acquisitions to the engine room, wherein he passed through all the grades, and has brought to bear on his work the above-named qualities combined with a sound judgment and undoubted capacity.

It is not without some pride that one recalls the continuous service in the firm of the captains and engineers.

CHAPTER XV

MR. HILL'S REMINISCENCES

In February, 1847, by favour, I was entered on the books of what was then and ever will be to me 'The Firm.' I was but an urchin, but was immediately plunged into the maelstrom of earnest, persistent hard work, shared in by every individual in the establishment from Mr. Rankin, 'the Head,' downwards. The hours were very long, but this was the usual custom all over the commercial circle of the town. So it continued until a gradual change came over the mode of doing business—influenced from many directions—more seaborne mails, better port facilities, railways, telegraphs, cables and other influences.

After going through my rudimentary training I was sent, as all youngsters were, to the docks to 'take weights' of goods landed or shipped. This meant being on the spot about 6 a.m. *sharp*, till 6 p.m.

When I entered the office the staff included first, foremost and immeasurably above all others, our 'Chief,' a very clever, astute, farseeing, courageous

merchant, and a most able financier, economical and methodical.

(2) Mr. Strang, our cashier—a brusque, but kindly gentleman—had an enormous amount of work on his shoulders—shipping and paying off crews, ordering all ship stores, checking and paying all accounts and invoices, ordering all the shiploads of goods that were sent each spring and fall to the North American concerns, seeing to all ordinary finance matters, retiring all acceptances, superintending and directing all the captains. And when one realizes that there were seventy or eighty sailing-ships, nearly all of which, while managed at Glasgow, came to Liverpool at either one time or other of the year, the amount of work he got through as one thinks of it now, was appalling. Subsequently, a good many years afterwards, he became partner in London.

(3) Mr. Lindsay, our correspondent and bill-book clerk. He came from a bank in Rochdale; he was painstaking but not brilliant.

(4) Mr. John Carmichael (son of Donald Carmichael the book-keeper at the Head Office in Glasgow).

(5) Mr. Robert Rankin junior, entered the office shortly after I did. He was petty-cash keeper, and 'orra' man to help anybody else.

(6) Then there was the book-keeper, my father.

This staff was so small that it seems impossible it could have accomplished what had to be done ; but it simply worked like a machine. Homogeneous, methodical, persistent, it was better than if twice the number had been employed ; but the office was, from to-day's standpoint, simply a treadmill. Men have come and men have gone from that office, but to my mind from 1847 to 1860 the pink of them (except the ' boy ') were there.

Mr. Westcott, our book-keeper, and Mr. Douglas, the timber salesman, had both just left a little before I joined, and had formed the firm of Douglas and Westcott—Mr. Douglas still continuing to vend our timber contracts in Wales and south-west of England.

Mr. Rankin had great knowledge of character, and was rarely disappointed. One instance may be given : Mr. Thomas Dixon, then of Larne, an importer and retailer of timber, bought from the concern from time to time small cargoes of timber, but he was almost constantly in arrears in meeting his acceptances. Yet Mr. Rankin again and again renewed them for many years (after small part payments), and in the outcome enabled him to build up a very fine business. This his sons subsequently much developed and finally removed to Belfast, and holding steadfastly to the same honourable character have achieved great wealth. Their senior, Sir Daniel Dixon, Bart., recently died. Though

Sir Daniel occupied for many years the foremost position in Belfast, he did not, as is so frequently the case, ignore the help he had received, but ever recognised what he directly and indirectly owed to the firm.

When Mr. Lindsay left, I, without leave or license took his seat and took on his work, day-book, bills receivable and payable, the ordinary correspondence, account-sales of timber cargoes and cotton, etc. Mr. Rankin never said a word, but for six months or more I knew that he was unobtrusively watching me keenly. The bills themselves in those days were a big thing, both in numbers and amounts, and with Mr. Rankin's keen desire that nothing untoward should occur with any of his bills, one can easily understand his watchfulness ; but I got through with colours flying. He rarely praised, but very rarely blamed.

Our letters in those days, both sent to and received from the houses abroad, were terribly long, mostly ten to twelve pages and very frequently more, owing, of course, to the infrequency of the mails. The incoming originals were all sent to Glasgow after being copied by hand, and the mail time was a very busy one for everybody in the office, all other work being laid aside.

Mr. Rankin went out to North America about 1857 to make a thorough inspection of our different concerns there, accompanied by Mrs. Rankin and

their son and daughter. From New York, Boston, etc., they went on to St. John, N.B., and on landing at the railway terminus (on the opposite side of the harbour from St. John) he received a great ovation. The whole place was alive and bedecked with flags, and when he crossed the harbour and landed in St. John guns were fired in salute, addresses were presented, and deputations received him in welcome. While he was in business in St. John he and Mrs. Rankin had made their mark far and wide in the city and province, and they were not forgotten after many years.

He afterwards proceeded to Miramichi, Bathurst, Quebec, Montreal and Ottawa, at each of which places the firm had establishments. Subsequently (about 1870) these (New Brunswick) firms were all turned over to the resident partners, and the Canadian firms about four years later.

Mr. Rankin was for many years connected with the old Dock 'Committee' and the succeeding Dock Board, and was successively Chairman of the most important Committees—the Works and the Finance Committees. When he was Chairman of the Board itself they were running short of funds; their bonds were not being renewed with avidity, and new money was not coming in freely. Mr. Rankin went to London and interviewed the Governor of the Bank of England, who said that the security offered was undoubted and ample, and he would

unhesitatingly lend whatever was needed were it not that the rules of the Bank then absolutely barred that class of security, and he had to decline. Mr. Rankin was naturally a good deal crestfallen when he reported this to the Finance Committee, who were somewhat in a corner; but he said he would provide at any rate immediate funds himself to meet immediate necessities. This offer was gladly accepted. He immediately communicated with Glasgow and London to send down what they could spare, and within a few days the money was paid into Heywood's Bank in cash. This was the only occasion on which I have had £100,000 in my pocket.

R. R. junior was a very good buyer, but a very unwilling seller—I mean when a venture turned out wrong he could not find it in his heart to sell and be done with the thing; he would rather hold on, and with interest and charges accumulating, this nearly always meant accentuating the loss. On the other hand his native shrewdness, capacity, untiring energy, and financial ability at the time of his succession to the Headship were invaluable to the firm.

Just before the outbreak of the American War two of the firm's ships, the *Award* (new), Captain Watts, and the *Ronachan*, Captain Scott, both sailed from Liverpool on the same day with

a ballasting of salt for New Orleans. They encountered terrific weather in the Channel for days and days, and the *Award* was driven ashore on Scilly and totally lost; as was customary, she was uninsured. The *Ronachan* managed to run under Lundy for shelter. It was getting very late for New Orleans, though a little too early for the St. Lawrence. However, it was promptly decided that her voyage, thus delayed, should be altered, and that she should wait for a week or two and go to Quebec. Mr. Rankin disliked telegrams and telegraphing, and he wrote the Captain amending the destination. Meantime the *Ronachan* sailed. At New Orleans she came in for a record freight list; nearly all the ships had already left, and there was ample cotton crying for shipment, as in a few days the port was to be blockaded by the North. In the Gulf the *Ronachan* encountered a U.S. warship who wanted to detain her, but on a liberal use of the British ensign, and strong protests from Captain Scott (who declined even to allow the ship's register to be endorsed, stating it was the 'Queen's property and me her servant') she was allowed to proceed. The result of that voyage alone amply paid for the old *Ronachan*.

As for the *Award*, about 1,000 bales on the ship's account unsold from her only previous voyage were long held by Mr. Rankin and ultimately sold at the top war prices. The profit thereon amply

covered the cost of the *Award*, new ship as she was, and a handsome sum beyond.

I remember in connection with the transfer of the Canadian concerns, that Allan Gilmour, of Ottawa (Long Allan he was called) had, as part of his being paid out, to draw a bill on the home concerns for £50,000, but no definite date had been fixed nor had the tenor of the draft, or the firm it was to be drawn on, whether Glasgow, Liverpool or London. However, Allan drew the bill on Liverpool 'on demand,' and the advice of his having done so was only received the same day. Of course it was a biggish thing to meet without reasonable notice. Our only banking account was then with the Bank of England when, as I suppose is the custom to-day, cheques are only honoured to the extent of funds in hand, produce deposited, or bills discounted. Robert Rankin junior was awfully mad about it, but we managed to scrape the money together before three o'clock.

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Bank of England in the fifties.—The Bank had been discounting our trade bills pretty freely, and showing some inclination to be 'sniffy'; Mr. Rankin went up and requested them to re-discount all the bills they held with our name on, and he would take them up. Thereupon nothing more was heard.

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With Brown, Shipley & Co. at one time when our cotton imports were very heavy, our acceptances in their hands were running into a large sum. Mr. Rankin sent me down to see Mr. Hamilton (the acting partner in B., S. & Co.), and ask if our line was not getting a little unwieldy, and if he would like it reduced. Mr. Hamilton replied, 'Tell Mr. Rankin everybody has their "line," but that his still carries bait, and I will warn him in good time if it should be necessary.'

CHAPTER XVI

RETROSPECTIVE AND DISCURSIVE

SECTION I—FINANCE AND FINANCIAL CRISES

I find it difficult to understand how Pollok, Gilmour & Co. managed their business so successfully in view of the absence of modern monetary facilities. Their transactions, even in the early days, were very large. For the American camps salt provisions, sugar, biscuit, tea, etc., had to be purchased in quantity, and sent up to the woods in August to meet the needs of the parties which went up in September for the winter's cut, which was not marketed until the following year. The wages of the axemen and the camp followers—unless it were in advances in kind to their wives and households—would not have to be met until the succeeding spring, but in addition to the stores, there had to be a considerable equipment of horses, wagons, gear, and general articles. The logs cut in the autumn or winter would only reach the mill by June or later in the following season; and all the while there would be heavy disbursements to be met. The bills drawn on the purchasers of the

early cargoes shipped home would not mature until November or December, and by far the greater bulk not until the following year, for the timber trade on this side has always been a long credit one.

Thus there was a considerable capital outlay, which did not yield any actual cash return for fifteen or eighteen months ; indeed, a considerable portion would run to two years, for the shipping houses had to carry over each winter a considerable stock wherewith to load the spring ships arriving out in May or June. Their transactions were marvellously large when one considers the small capital they started with, and that time and distance were alike adverse to the rapid adjustment of money matters. The working capital of Messrs. Pollok, Gilmour & Co., when they opened their doors was £3,000, but it rapidly grew. What anxieties may have oppressed the Polloks, and later Mr. Rankin and Mr. Gilmour, no one now can tell. Money cares would sit comparatively lightly on the foreign partners. If their work was physically harder, Providence, as compensation, had allotted to them the drawing of the bills and to the home partners the paying of them, and the news of any stringency in the money market would only reach them weeks after the event, when the trouble was over. Within the narrow space of five or six months 300 to 500 cargoes of lumber of an aggregate value of nearly £1,000,000 would be shipped by the several foreign

houses ; and in addition provision had to be made to finance various shipbuilders, and the general stores.

I think the system was that the foreign houses drew upon Wm. Ritchie & Co., Montreal (the financial centre of British North America) ; to meet the maturity of these bills Wm. Ritchie and Co. would draw upon Pollok, Gilmour & Co., and discount them to retire their own acceptances ; or, at times of pressure, upon Maitland, Phelps and Co., who were the strong and attached financial agents of the firm at New York. In such case Maitland, Phelps & Co., to meet the maturity of their acceptances would similarly draw upon Pollok, Gilmour & Co., bills payable in London. Thus the day for meeting necessary requirements would be deferred for nine or twelve months, by which time some of the bills on home customers would have matured, or would be in process of maturing. The Maitland, Phelps facility would only be utilised as a safety valve, but the safety valve at times was assuredly heavily weighted. Finance is at all times a very delicate operation, and any hitch or breakdown would have been fatal.

One thing we may be assured of—the Polloks recognised that the essence of their business was the unfailing meeting of any obligations undertaken, and must early have established a reputation with, and been given considerable facilities by, their bankers.

There must have been times when they were severely tried, as when Allan Gilmour senior made his two huge purchases or corners, and when he retired. Then there were the recurring panic years. It may be of interest if I here give some notes upon these.

The first crisis or panic—for there is a distinction—they would encounter would be that of 1825. To a period of considerable speculation succeeded the recognition of the independence of the South American States and Mexico. Visions of countless wealth to be extracted from these gold and silver producing countries led to £150,000,000 of British capital being sunk there. ‘All the propensities of human nature were constantly solicited into action, and crowds of individuals of every description—the credulous, the suspicious, the crafty and the bold, the raw and the experienced, the intelligent and the ignorant, princes, nobles, politicians, placemen, patriots, lawyers, physicians, divines, philosophers, poets, intermingled with women of all ranks and degrees—spinsters, wives and widows—hastened to venture some portion of their property in schemes of which scarcely anything was known except the name.’

The foregoing is very apposite to what many of my generation have seen on at least two occasions—the cotton speculation during the American War, and of recent years, but in less degree, the speculation in South African Mines.

The second crisis would be that of 1838, the very year in which, it may be noted, Rankin, Gilmour & Co. started in business, and in which the senior firm started upon the task of paying off their indebtedness to Allan Gilmour senior. The causes of the crisis of this year were an 'immense extension of the Joint Stock Banking system multiplying Bankers' credits; flotation of American securities; and wholesale speculation in connection with the first railway advances. Even Bank of England notes were at a heavy discount in Dublin. The Bank of Ireland would only take them in very small quantities from their customers, and at a discount of 2s 6d each,' presumably on the £5 note, though I think at that date the Bank issued notes of £1.

The same causes produced another crisis in 1839, while it should be added that the crops of 1838 were the worst since 1816; and those of 1839 were worse still.

A very sharp crisis in 1847 was precipitated by the first failure of the potato crop in Ireland in 1845, and was rendered still more serious by the railway mania of that year. 'Almost every tradesman in the Kingdom from Land's End to John O'Groats was deep in Railway Speculation'; and commercial credit was in a more unhealthy state than it had ever been before. In September the Royal Bank of Liverpool, the North and South Wales Bank, Liverpool, the Liverpool Bank (*not* the

Bank of Liverpool) and many others stopped payment. The first two of these, however, must have gone on again.

On 25 October the Ministry authorised the suspension of the Bank Act, which means that the Bank of England was empowered to issue notes in excess of the limits prescribed by the Act of 1844. No sooner was this done than the panic vanished like a dream.

The crisis of 1857 was caused by over-extended trade due to the great stimulus given by the Crimean War expenditure, and by an immense depreciation of American railway securities. It is supposed that £80,000,000 of such stock was held in England.

On 17 October news came that 150 banks in Pennsylvania, Maryland, Virginia and Rhode Island had stopped payment; out of thirty-three banks in New York only one maintained its payments. The Borough Bank of Liverpool failed; its liquidation was disastrous.

On 7 November, Dennistoun, Cross & Co. suspended payment with liabilities of £2,000,000.

On 9 November the Western Bank of Scotland failed, bringing terrible disaster to innocent shareholders.

On 10 November the City of Glasgow Bank stopped; but, I think, went on only to collapse most disgracefully some years later.

On 12 November the Ministry authorised the suspension of the Bank Act 'provided the directors undertook not to reduce their discount rate under 10 per cent.' The necessity for this measure is illustrated by the fact that 'the total reserve in London on the evening of the 12th was £384,144. Such were the resources of the Bank of England to commence on the morning of the 13th!' A very ordinary provincial bank carries to-day that amount in cash, and double, in its vaults every night.

In 1866 came another crisis whose causes were (1) the 'failure of the cotton supply from the Southern States of America on account of the War. The enhanced value of cotton caused immense quantities to come from the East Indies, Egypt and other places, and this led to a great drain of silver towards the East.' (2) The wholesale 'formation of companies under the new law of Limited Liability. Finance and discount houses had advanced enormous sums to promote enterprises which could not repay their cost till completed.' In February the Joint Stock Discount Company went under; in March Barnes's Bank, Liverpool, went under with liabilities of 3½ millions.

On 10 May, long known as 'Black Friday,' Overend, Gurney & Co. stopped payment with liabilities exceeding 10 millions. Of Quaker origin, Overend, Gurney had become the chartered libertines of the banking world. I have heard the story that

at some earlier period, their requirements not being favourably received at the Bank of England, they had issued and presented at the counter a cheque for £1,000,000. Their intention, of course, was to throw the consequences of any refusal upon the Bank of England, and they succeeded—the cheque was paid. I have heard of similar tactics being employed by customers of provincial banks, of course on a much more moderate but equally unwelcome scale.

On 10 May the Cabinet, hurriedly called together that evening, once more suspended the Bank Act. The relief was immediate, though it failed to prevent some more stoppages. ‘The Chancellor of the Exchequer stated that the Bank had advanced £12,225,000 in five days. . . . One bank alone paid away £2,000,000 in six hours.’ It would be idle to attempt to name the banks and commercial establishments that stopped payment in this year. I will only mention the Royal Bank of Liverpool, which had revived after the 1857 panic, but now went definitely under. It was noteworthy that while the storm was raging in England the Bank of France was in a state of the greatest serenity.

This contrast was due to several causes. ‘England had fallen into utter discredit. It was fully expected the Bank of England would stop payment. Quantities of English bills were hurried over from the Continent and realised at any sacrifice

and the proceeds remitted back. There was no commercial crisis in France, but strong expectations of war, consequently mercantile enterprise was curbed.'

The crisis of 1890 followed somewhat the same lines as that of 1878. Argentina, a land 'of immense extent and boundless resources . . . constantly receiving a vast immigration . . . had fallen into the hands of an unscrupulous gang who created loan after loan for the ostensible purpose of developing the country.' Baring Bros. & Co. had constituted themselves the principal agents for floating these loans on the public. They were seriously alarmed when 'one of the usual South American revolutions took place and the crew who were chiefly responsible for the loans, and had feathered their own nests to the tune of millions, were driven from power; this, of course, formed a fatal blow to Argentine credit.'

'On 8 November it became known that Baring Brothers & Co. were in the extremest danger of stopping payment with liabilities to the amount of £21,000,000.' Overend, Gurney's liabilities in 1866 had been only £10,000,000, chiefly internal, whereas Barings' paper was 'held by millions in foreign countries. The Bank of England itself being utterly unable to meet the crisis unaided, the joint stock banks in London, the provinces, and Scotland, were summoned to combine, and a guaranteed fund

of £15,000,000 was subscribed for.' The Bank also contracted loans from abroad for £5,000,000, and panic was averted, though for years after the trade of the country suffered mercilessly from the rash conduct of this one firm

The 1893 crisis may be termed the Australian crisis. It was due to the same old causes, commercial overtrading, undue inflation in land values, and over-advancing by the banks of Australia in all directions. Some of these banks went under; the bulk of the others were saved by a paternal Government which, at the expense of the investors, gave them extended and long terms of years to repay the loans they had contracted, mostly on this side, besides scaling down to a peppercorn rate the interest they had undertaken to pay.

The office to-day cannot have any appreciation of what these crises and panics meant when they occurred. Happily in the later period they were less frequent and less virulent, doubtless due to greater promptitude of inter-communication and stability of exchange. Mr. John Ritchie told me he had known, on the occasion of one of these panics, a Dock Bond being offered him at 50 per cent. of its face value.

My quotations and much of my information are from MacLeod's *Theory of Credit*, 1891.

While there was no doubt severe tightness of money here in 1907, we did not have the crisis

through which the United States passed. This country was saved by the judicious action of the Bank of England, supported by the Banking community generally, in protecting our cash reserves. America had undoubtedly counted upon milking the mother cow as she had so often done before ; but, guided by former experience, the authorities here took such steps as were necessary to prevent their getting control of our finance.

Rise and fall seems to be the law of nature. The firm's operations and successes would seem to have reached their climax shortly after the time of Allan Gilmour senior's secession. True, Allan Gilmour junior and Robert Rankin senior maintained their activities in developing their own special firms at Glasgow and Liverpool, but abroad there was lacking the indispensable touch of close personal visitation. No one could deny that to rest and be thankful was the due of these two gentlemen, but it would seem that their partners abroad elected to run on the same lines. A few of the letters from home, especially after they had presented their balance sheets, might for the moment have been a disturbing element, but on the whole they found these two home partners simply beneficent fairies.

Except for the development in the Southern States of U.S., inaugurated by Robert Rankin, there would appear, both in Canada and New Brunswick, to have been a process of disintegration, a general

inertness of management. I feel some shame that in my own generation more endeavours at regeneration were not attempted.

SECTION II—EARLY METHODS OF DISTRIBUTION

During the early period—before the days of steam and the Cunard Company, and for that matter long afterwards, in the winter season of the year heavy journeys had to be undertaken by the partners to the various ports of the United Kingdom to dispose of the timber for the following season's shipment of the American concerns. Originally this fell mostly to Mr. John Pollok ; later it fell to Mr. Rankin and Mr. Gilmour. At the same time there were agents appointed in the different districts of England and Scotland, working under Glasgow or Liverpool according to their geographical position ; but in Ireland no agents were appointed, as the business there was always reserved for the Liverpool firm to deal with. At that period in Ireland journeys could only be made by mail coach or by a special jaunting car ; and a tour right round that coast in winter was no holiday. The circumstances in some other respects were not unfavourable. The character and reputation of the firm's shipments and their methods of doing business were such that not infrequently the work could be conveniently

arranged. Mr. Rankin would write the parties in advance that he expected to be in their port at a date and hour which he would name. They were asked to be on the spot to meet him on arrival and state their requirements. Mr. Rankin would take a note of these, state the prices, and undertake to send the contract from a given place, where he would take a day off. The coach driver was amenable to reason (or more probably the jingle of coin) to the extent of a twenty minutes' wait ; then Mr. Rankin would drive on to the next destination. This was all right for the early days, but when the turn of Robert Rankin II came round, the customers had to be waited upon, not to wait. For three or four years I fell heir to this work, but its dimensions then were greatly curtailed ; Belfast, Londonderry and Sligo only were visited. A feature of the demand in Ireland was the demand for, and the value set upon deals 12 feet long, 9 inches wide, and 3 inches thick. Practically they would have liked to get nothing else, and hardly dreamt of utilizing any other size. They had been bred on this dimension and never wanted to depart from it. For their country demand for cottages, 12 feet long, 9 inches deep suited the size of rooms and rafters. Cross-cut this size gave a 6-foot door-opening ; cross-cut twice or thrice it gave a 4-foot or 3-foot window opening.

SECTION III—CURTAILMENT OF FOREIGN CONNECTIONS

In reviewing the history of Pollok, Gilmour and Co., and its off-comes, the question naturally arises why, after so many years of auspicious trading, the junior partners in 1861 did not continue to go ahead, or at any rate assume the partnership interests in the foreign concerns. Well, cycles arrive, seasons and tides come in regular rotation, and so it is with generations of men. It must be remembered that William Strang, George W. Houghton, and Robert Rankin II were mostly past middle age. George Sheriff, the oldest of the partners after the retirement of Mr. Gilmour and Mr. Rankin, had long been accustomed mostly to clerical work, and was practically without finance. It is true that Mr. Gilmour and Mr. Rankin were not retiring in 1861, but whether from course of nature or from their own desire, their withdrawal might be anticipated at any moment, and as the withdrawal or death of the one would naturally induce the withdrawal of the other, the junior partners would, when that event occurred, have a stiff stone wall to surmount. They would have to pay the senior partners out in the reasonable time provided for in the partnership articles, and while doing so would have had to carry on the ordinary routine business, requiring considerable capital to enable them to do the advancing and

banking business for the constituents abroad. Many Colonial shipbuilders got their outfits and much material shipped out practically altogether on credit, the hulls in due time coming home for realization. Store-keepers similarly got their supplies in spring and autumn—diversified, indeed, were the indents. These accounts at some part of the season were expected to come to credit—as time wore on they less frequently did so. Especially in Liverpool there were many accounts running, besides those of the foreign concerns, which were akin to banking accounts. Then there were the timber stocks, ships, and other assets to be taken over and paid for. The prospect of having to assume the foreign concerns, and thereby to incur yet greater responsibilities and liability to the outgoing partners, may well have acted as a deterrent. Even with the home concerns under reduced canvas I have reason to know that the matter, when it did arrive, taxed to the utmost the by no means small financial ability of Robert Rankin II. The foreign concerns were not, in 1861, by any means dry bones, but their position afterwards certainly did not improve. Some of them were in 1861 essentially rotten; others were inefficiently or ineffectively managed, but on a proper valuation and with proper management, some were capable of excellent results.

It was the custom for the foreign partners to come home practically every second year to submit

their work to Glasgow and Liverpool, to assist to vend their lumber, and to meet the purchasers. There were interviews from time to time with the senior partners, Mr. Rankin and Mr. Gilmour, but the field day was reserved till the day before they sailed again from Liverpool. Mr. Gilmour came up, and his remarks were, I fear, more frequently than not of the pungent order, and far less pleasant to face than the critical and painfully logical ones of Mr. Rankin. I have seen these partners come out of the private office perspiring, and the happiest moment of their visit, I believe, was often that on which they stepped aboard the outgoing steamer. I do not think that at these meetings they ever rose beyond the position of boys before a head master. I of course refer only to the years after 1861.

I feel it almost a sacrilege to criticise the action of these two men, who in the distance appear to me as business giants ; but if an attempt is made to write history the writer should state his deductions as well as facts and dates.

Excepting these periodical visits from the foreign partners there had for a long period of years been practically no return visits of Mr. Gilmour and Mr. Rankin abroad, and no periodical visits abroad by men whose conclusions and reports would have had weight with these home partners. The course of business naturally alters, and clever men as they were, I think that Mr. Gilmour and Mr. Rankin,

knowing the methods and practice by which they had succeeded so well when abroad, did not readily listen to alterations of methods *if* such were suggested, which possibly they were not, and I feel assured there was not in certain quarters the capacity to give such advice. At any rate, they did not go out and see for themselves what changes might have been advantageously introduced. Perhaps it was natural that this should be so, as they felt they knew the conditions so well; but they did not even send emissaries. With advancing years generally comes intolerance of change, and the rest-and-be-thankful spirit grows strong.

Robert Rankin II, it is true, went out early in 1861 to inspect and make a full report for the guidance of the seniors, and to aid the juniors in determining the extent the new Company's partnership should go. But his selection was, perhaps, not a fortunate one. In justice to himself he could not report favourably, and if his report were to the contrary the fact of his being interested as a buyer stood in the way. As a matter of principle he knew too well that it was impossible for a man to be buyer and seller at one and the same time. He reported just what he saw, and counselled the other junior partners not to go on with any purchase.

These junior partners made no effort to depart from the customs and usages as they found them. The visits of the representatives of the

foreign houses went on as before, but none were made from this side ; no changes were instituted ; no young men were brought along, either at home or abroad. James Rankin and John Gilmour, the only sons of the home partners, elected to adopt a country life, and therein they have lived as useful and strenuous lives as did their fathers.

My good fortune it was to have dropped in about this period, and without undue humility I cannot profess having assisted towards regaining the magnitude of the old firm. The old business worked out or was allowed to lapse—R., G. & Co. have strayed into new fields. The evidences of the departure may be best understood when I say that when I entered the office the business was entirely with British North America. The U.S. Southern ports were then closed by the War, and the New Orleans and Mobile houses were inoperative. To-day our business is practically only that of steamship owners, and practically the only warranty in the steamers insurance policies runs :—‘ No British North America ’ (this on account of the dangers of the St. Lawrence) which means that we have a world-wide range of ports where we may trade to, except the ports of British North America. The irony of it !

As regards this country, it might have been a wise course to have admitted to partnership Edward G. Price, who was in the London office,

and my senior, a nominee there of Messrs. Price Bros., of Quebec and Saguenay. This firm, when taken in hand, needed considerable financial assistance, but their timber limits and facilities for shipping were such that after a few years nursing they were in an excellent position, with ample funds at their credit. Messrs. Price Bros. were anxious for such an arrangement, but it was not conceded—Edward Price left G., R., S. & Co., taking with him naturally the Agency, which was a very fine business.

Three men in this history stand out as great—Allan Gilmour senior, Alexander Rankin, and Robert Rankin.

To the first-named the firm undoubtedly owed what it afterwards became. Rough, uncouth both in form and nature, of dogged determination, brooking no interference with whatever was his will, he initiated great things. As I have said elsewhere, a powerful but not a pleasant man.

Alexander Rankin, gentle of disposition, of infinite tact, ever thoughtful of others, possessing a considerable insight into character and of the possibilities for business development, he could, when the occasion required, be very firm. His was the strongest influence with the members of the various firms abroad, most of which he may be said to have, in effect, created. No doubt Allan Gilmour senior often entrusted him with his views,

but he had within himself that which makes for greatness, and needed little inspiration to big efforts.

Of Robert Rankin senior, I consider his was the greatest brain of all the partners at any period. Though at one time he had cherished the idea of retiring to the country and to the land he loved, his sense of duty led him at the hour of the Company's need to renounce any such personal view. The occasion passed—'tis pity that a life of selflessness kept him thenceforth tied to the desk and away from interests dear to him which probably, too, would have prolonged his life. I am unable to write exactly as to the place he occupied in the firm's affairs so long as the Polloks remained. I believe it was long before 1861, and I know that thereafter he was the guiding, I may say the sole, initiating factor. Mr. Allan Gilmour of that period was the critic. His letters to the foreign firms were eminently censorious ones, fault-finding to a degree, but affording no useful directions. Those to Liverpool were not so couched, but afforded neither light nor support. They gave little more than a résumé of pros and cons. True, in the Quebec days he must have done strenuous and possibly originating work. Wisely he recognised the greater brain lay with Mr. Rankin, the friend of his youth and co-worker throughout life. No doubt the shooting and country pursuits he allowed himself prolonged his life beyond the years which Mr. Rankin attained.

I say the three I have named were great. They were initiators, wise initiators. Some men can keep the wheels of an erstwhile sound business running; some cannot even do that. Certainly without the acumen to recognise at the proper time the changes that inevitably come in business, or without the activity to snatch the opportunities that occur, no concern can succeed or even survive beyond a certain period.

After Mr. Rankin's retirement, R., G. & Co. continued in a modest way for some years the merchant business that had so long and ably been carried on by him. Ultimately we confined this to purchasing produce to fill the warehouse rooms above the office, with the view of earning the rent and a profit and also to pay the warehouseman—a highly-paid official for the work he did. We had not adopted the newer methods of business, and generally failed to achieve our purpose; indeed, after 1871 or thereabouts, profits proved rare, and on an average the net losses were many times the rent; so after due trial for many years our warehouse was emptied, and so remained. Then one or two big cotton crops created a demand for warehouse room, and it has since been rented to outsiders. The tendency, amounting to practice, with all produce now is to 'sell to arrive,' or to sell direct to the consumer from the quay, not from the warehouse. Every firm of repute doing

anything approaching merchant's business then maintained a warehouseman. The custom was a relic of an older period. When Mr. Rankin built the block of offices 65 to 69 South John Street, he made two stories warehouse rooms, the whole length and depth of the block—no one would think of such a course to-day. In times further back the dwelling-house, office, and warehouse of the merchant used to be one and the same building, or contiguous. An example of this practice still stands where Leyland and Bullins' Bank used to be in York Street. I am informed that when the Holts built India Buildings they were so dubious of the block entirely of offices letting that the structure was so arranged that the upper stories of offices could, and can to-day, be readily altered into warehouse rooms.

Mr. Thomas Irvine told me he remembered when all the offices in Water Street were in the old dwelling-houses, only slightly converted; further, that his firm was the only surviving original tenant of India Buildings, the first buildings in Liverpool designed for offices only, and now even they have had to get out to make room for the increased requirements of their landlords, the Messrs. Holt.

No firm of any pretensions but had its warehouseman; he was as inevitable as was the now almost discarded brass name-plate. His functions were to engage outside warehouse-room when

required ; to hire and supervise the men collecting at the docks, and housing the goods or delivering them ; to master-porter ships' cargoes ; and to accept private commissions. This, when he engaged room from an outside warehouse-owner, generally amounted to the first fortnight's rent. He had little or nothing to do with the classification of the goods—here the broker's warehouseman stepped in. It must have been about this time that the story obtained of the warehouseman putting forward his oft-repeated request for a higher wage, being informed ' If ever you ask again I'll make you a partner ! ' It was a wasteful system in every way. There is no doubt the broker's man drew unnecessarily large samples, and during the American War the cotton broker counted on paying his rent, salaries and all expenses out of the moneys realised on the sale of samples when they were done with. But all that is altered, and to-day there are in the old sense no merchants and no merchants' warehouseman. The broker combines the merchant's business in his own, or as is less frequently the case, the merchant has become his own broker. The brokers tell me that even now the private commission from the warehouse-keeper to their warehouseman continues with only this difference, that they recognise it as they cannot help it. The Corrupt Practices Act is in force, but apparently it does not prevail over human nature of the baser sort.

SECTION IV—SOME PERSONAL NOTES

An old practice, one rarely heard of now, was that of the foreign partners being granted a hospitality allowance. Theirs, of course, was the big house of the district and thither the traveller with the slightest claim to hospitality would direct his steps; and there the ship captains would be entertained to dinner on Sunday.

If some, or indeed all, of the earlier partners were severely Spartan in their living and habits, it is not to be denied that some of the middle distance relaxed a good bit. Some paid the penalty; but most having the advantage of an almost open-air life, endued their clay with much moisture and were able to do so without outward visible effect, nor apparently did it interfere with their longevity. It is to be remembered that there was not much except work that was elevating in their surroundings. Early colonial ideas of hospitality called for a drink at every meeting, indeed, did so on the occasion of my visits. There were, therefore, only two courses—either rigid abstemiousness or the hospitality of one day tending to become the practice of the next. The partners that returned to this country were certainly of the abstemious order.

I have been told, and I believe there is truth in the tradition, that in the earlier periods the young

men sent out to America were forbidden to marry without the consent of the home partners, breach of this regulation vitiating their agreement. Possibly this may have been one of Allan Gilmour senior's edicts, and may have been due to his brother James at Miramichi having contracted a marriage there of which he by no means approved. One can imagine him inveighing against the deteriorating and relaxing influence of matrimony, and it must be remembered, too, that of the five partners of that generation, three were bachelors. The similar restriction is, for junior Dons, in operation to-day at Oxford and Cambridge, and I presume for a similar reason, viz., that the authorities consider marriage would distract the man's attention, and so detract from his value as an expert on his subject. The seniors were undoubtedly autocrats. As for the junior partners, when their busy summer and shipping season was over, they were expected still to be busy visiting the camps, inspecting the adjacent timber grounds or possibly, making prolonged tours further afield. As in many other ways, Alexander Rankin would, on this subject of matrimony, hold the confidence of the home partners, and exercised on their behalf the veto, which he apparently specially relaxed in favour of the daughters of Mr. John Strang, St. Andrews. I fear that among his multifarious cares and work he had little time and less opportunity of himself cultivating ladies' society. However,

he did know the sterling qualities of Mrs. Strang, of St. Andrews, New Brunswick, whose trustee he was, and the merits and attractions of her daughters, for they were an exceedingly handsome family.

With one eye on the prize and the other on Cerberus in the form of Alexander Rankin, what wonder if four of the young partners stated their case, and better still successfully pleaded it in both quarters. I have very good grounds for believing that a fifth failed in his suit—he died a bachelor.

Robert Rankin married Miss Ann Strang (the eldest) ; Allan Gilmour married Miss Agnes Strang ; Wm. Ritchie married Miss Mary Strang ; John Pollok married Miss Margaret Strang. No wives ever afforded their husbands more loyal support or instilled them with more worthy ambitions.

Of the Misses Strang who did not throw in their lot with the firm, one married Mr. Ritchie, an eminent lawyer in St. John, who eventually became Chief Justice of Canada ; another married Mr. John Jaffray, of William & John Jaffray, who for some time were the firm's London agents. I believe all, except one, were married while still in their teens. After these marriages Mrs. Strang left St. Andrews and came to reside in Liverpool, at Upper Stanhope Street, and for some time at the Cottage, St. Michael's Hamlet. She was, I have heard, a clever, capable lady.

Mr. Strang, who died in his thirty-ninth year, had for epitaph :—

' By all the wise admired, the good esteemed,
For what he really was, not barely seemed,
Form'd upon virtue's amiable plan,
An honest, upright, candid man.'

The English military were much more in evidence in the Canadian colonies then than in later years. Naturally the officers and the Misses Strang were mutually attractive. Mrs. Strang did not favour the subaltern, and if she observed any dangerous indication on the part of any of her daughters, I have heard her tart comment was : ' Well, I suppose you want to ride on the baggage wagon,' and indeed when the route came there would at that period be no other means of distance travel available for either the officer's lady or the private's wife. As regards the firm I have been told she tersely expressed her views : ' As much better as you like, but no worse.' She had need to be capable, as some, at any rate of her daughters had undoubtedly strong wills of their own. She died at Mr. Gilmour's house, 180 St. Vincent Street, Glasgow, on 29 May, 1853. There always lived with her the remaining daughter, Miss Elizabeth, who had been as beautiful a girl as the others, but in early womanhood had been disfigured by small-pox. But her beauty of character remained ; loyal, unselfish, patient, ever thinking of and ministering to the welfare and needs of her

relatives and others. Where illness or trouble was there she was to be found—no finer instance of the utility of the old maid in a connection. She led a strenuously busy life. At a ripe old age the spinster sister passed away, in 1896, adored by two generations of nieces and nephews, among which latter her heart was large enough to count me as one.

It is a coincidence that John and David Gilmour married sisters, so also Francis and John Ferguson, all ladies who, if of different types, were undoubtedly women of capacity. It would almost appear as if the right to marry were not much vetoed, but that the area of choice was circumscribed.

In the early part of last century, there would appear to have been much intermarrying between the Polloks, the Gilmours and the Ritchies. I have to go a good deal further back to trace any alliance between the Gilmours (then Gilmorris) and the Rankins.

There was, however, an intermingling of the Rankins and the Fergusons.

I do not think that those who succeeded the first generation turned out many men of mark, of light and leading in commerce. In fact whatever success may have attended the first generation in their other operations that of incubating was not one, though perhaps the proportion of failures in their brood is not altogether singular.

I can trace a good many of those who

embarked on their own account after training in our various establishments from 1838 onwards :—

John & William Boyd, from Miramichi and Bathurst, became J. & W. Boyd, St. John's, Newfoundland ; they earned a living, but not much beyond.

David and John Ritchie, from Dalhousie, formed the firm of Ritchie Brothers, of Liverpool and Miramichi, much respected, and eminently successful.

Robert W. Crookshanks, St. John, from St. John office, did little business.

Alexander Morrison, Miramichi, from Miramichi office, did little business.

James Douglas and James S. Westcott, from Liverpool office, got an unpretentious living.

William Main and John Lindsay from Liverpool office, did well as Lindsay, Main & Co. at Adelaide.

Henry North and Robert Nairne from Liverpool office, started jointly and severally North, Ewing & Co., and Ewing, Nairne & Co., Liverpool, about 1860, and were unsuccessful.

John Carmichael, from Glasgow and Liverpool offices, son of Daniel Carmichael, may be classed among those who did not much more than get a living.

John Graham and Andrew Herbertson, from Glasgow and New Orleans offices, did little business.

Kenneth Smith, Stornaway, from Bathurst office, did not much more than get a living.

Paul Lacombe, from New Orleans office, a failure.

Edward G. Price and James Hutchison, both from London office, in their several businesses have done well.

William Alexander, from Liverpool, achieved very little.

Wm. M. Jaffray, also from Liverpool office, achieved little.

I think the strong individuality and unconsciously dominating influence of the seniors made their subordinates merely executive, and checked their initiative.

I do not think either of the home firms contributed much to sports. I know my request to R. R. II for occasional cricket met with some sarcasm.

With the advent of Allan Strang in the office things altered; he was good at most things, but at Rugby Football best. He played forward and was a most reliable place-kick. In his first year for Liverpool he converted twenty-seven out of their first twenty-nine tries; at Cooper's Hill the previous year he missed only eight or nine out of ninety. His brother John, who followed him in the office, was a very fine forward. I have heard those who were competent to judge, say that he was the best in England. Both played for the county.

and John was invited more than once to play for England, but on account of temporary illness on each occasion was unable to do so.

The firm had old and very valued clients in Andrew Low & Co., of Savannah, and to mutual profit. A strange incident occurred during the Southern War to the two partners, Andrew Low and Charles Green. Both men well up in years, they in the earlier part of the War had come with their families to this country. Here some bitter quarrel arose and they agreed to dissolve partnership. Each wanted to get back to Savannah. But how to get there was the rub. Savannah was blockaded by sea and invested by land, and both men were proclaimed. They had parted here in very hot blood, the wish that they might never meet again, mutually and feelingly expressed. One tried to get out by crossing the extended Canadian frontier, the other by running the blockade via Nassau. Neither knew the other had any intention of going out. Both were captured, and their next meeting took place in one of the cells of Lafayette Prison. Judge of the surprise of Andrew Low when—it is said within an hour of his arrival there—his quondam friend and partner was unwillingly precipitated upon him. Each was credited with having a variety of quaint not to say forcible language at his disposal. The unexpected meeting brought no reconciliation. Andrew Low died not long after his release.

Charles Green, the war over, started a business under his own name. Our firm continued its relations with John Hopkins under the old title of Andrew Low & Co. This John Hopkins had held the *per pro.* of A. L. & Co., was a Covenanter of the Covenanters, and had fought through the War with Stonewall Jackson, of equally ascetic temperament. As I remember him, most devout, honest and straightforward of men, whether rightly or wrongly, regarding slavery as heaven sent, John Hopkins deserved greater worldly success. The capital necessary had been withdrawn, and it was fatuous to attempt, as he did, to conduct the business on the lines it had hitherto been conducted upon, and the old firm of Andrew Low & Co. came to grief.

Allusion to the American War reminds me that once the Secession banner floated over the rostrum of the old News Room. Liverpool was very pro-Southern in its sympathies.

During the War we acted in an uncomfortable fiduciary capacity in many ways. Jewels, old silver, relics and heirlooms reached us by strange and devious routes from many of the old Southern families with which we were or had been doing business, or from friends of Mr. or Mrs. Hoghton. In some instances we had no indication whence they came or to whom they belonged. Eventually all except an old flint-lock gun were claimed, though we were not without applications for things that

never arrived. I remember spending some very cold days in the vaults of the 'Queen's Warehouse' weighing and inventoring piles of old silver belonging to the Watt family. We had held their cotton business for years. The war over, they were denuded of everything except the realisations of their cotton in our hands at its opening. Mr. Rankin had farmed this so well that the residue was very considerable. Everything was mutually most satisfactory except for Mr. Watt's contumacy over one point. He contended that for the year 1864, being leap year, on the considerable balance brought forward from 31 December, 1863, 366 days' interest should be credited. They waxed warm. Which was right? Can a year be a year and a day?

SECTION V—INSTANCES OF LONG SERVICE

The firms had more instances of long service than I can call to mind. Mr. Daniel Carmichael entered the Glasgow office in 1817, and only retired therefrom in 1870. Most precise and pedantic of book-keepers, he might have been Dickens' study of Tim Linkinwater. Once he returned our Account-Current, at a cost of 4d, for an alleged error of 1d in interest calculation, thereby earning a severe rap over the knuckles. He aspired to partnership. The

following copy of one of his letters would, I doubt, not aid him thereto. Note the fourth paragraph :—

‘GLASGOW, 15 July, 1847.

DEAR SIR,—The reason of my absence from the counting-house this day is to commemorate in private at my own house, the thirtieth year of my anniversary in your highly respectable establishment ; an event which few at my age can boast of.

And when I think of the many eventful changes that have taken place in the circle of my friends and acquaintances during that long period of time it is eminently calculated to impress my mind with feelings of deepest responsibility as to the improvement I have myself made towards my everlasting rest.

For fifteen months past I have really had much to harass and perplex my mind, and I have painfully experienced in no ordinary degree the shallow friendships of the world during that time ; but I hope in after years, if spared, to overcome the load of anxiety and vexation which, to a certain extent, still haunt my mind.

I am happy at the same time to remark that I never had the business brought up to a higher standard of perfection than it is at present, and it is only those who have been similarly occupied can form a correct idea of the magnitude of transactions that pass through my hands, and perhaps my labours will not be adequately appreciated till my body is mouldering in the silent grave—“ Where the weary be at rest.”

Allow me to tender to you, Sir, and to the Messrs. Pollok my grateful acknowledgments for your kind consideration of my many deficiencies and wishing you all every comfort and happiness.

I am, Dear Sir,

Yours respectfully,

(Signed) DANIEL CARMICHAEL.

ALLAN GILMOUR, Esq.’

His writing was that which used to be termed 'copper-plate,' and was, what astonishes me, accompanied by many flourishes.

There was Mr. John McAlister, who joined the Bathurst staff about 1846, who followed Francis Ferguson to St. John in 1856, and there remained till R. R. & Co. closed in 1876. He was, until the time of his death, in correspondence with the firm.

Mr. Charles Hill entered R., G. & Co.'s office in 1847 and practically retired in 1907. I say practically retired, for he continued to hold our per procuration, and to favour us with frequent visits and his services whenever required.

In his letter resigning he writes, under date 14 February, 1907 :—

'I find my ill-health increasing—indeed, for all useful purposes of the business I am physically a wreck, though I have striven more and more to keep up appearances. My sleeplessness has been very deteriorating, violent headaches occurring at more frequent intervals. My memory from such cause, I suppose, is seriously affected the past two months, and any close concentrated effort at work brings on what the doctor calls brain pressure and throbbing head.

'All this brings home to me the necessity of resigning my post in your service in order that for a year or two (probably all it will run to) I may obtain perfect rest, and dwell in the open air, free from any care.

'I am the last remnant of the "Old Guard," so to speak—am seventy-five years old, and have been sixty years in the service. My life's work, such as it has been, has been at No. 67, and even with your ever-ready sympathy and

consideration, the breaking of that routine of my life will be a severe wrench, though I would like to have leave to come in and out the office occasionally to keep up an interest in things there.

'I write because I know I should break down if I attempted the task verbally. As you may imagine, the excitement and worry of dwelling on this, and gradually being forced to the only sane conclusion which I have come to, has been great, and when all is over it will be a great relief to me. Grateful I am for the firm's many past kindnesses.'

A pathetic letter !

His father had occupied the position of book-keeper 1844-1860, and his grandson, Allan Young, now has held it for some years. During all these sixty years he made the interests of the firm his own ; it is a fine record of fidelity and *esprit de corps*. In such long-continued relations as have existed between Mr. Hill and the firm both sides have the most legitimate ground for pride ; for there is something in them that far transcends the mere 'cash tie,' which is supposed to hold commercial men together.

Mr. Hill died 6 August, 1908. He was with us at the office the previous evening, and by the same hour next morning he had quietly passed away in his sleep. I believe he would have wished it so, and that his last steps were from the office to his home as they were.

Short in his temper always, and combative of disposition, he could upon slight grounds make himself extremely disagreeable to many, but to

anyone who was down or in trouble Charles Hill would at once rally to his side, for he was in reality a most kind-hearted man. He gave devoted service and his best abilities to the firm with unflinching loyalty. From a sheet of foolscap which he treasured, and that has seen many years, I have in another place (Appendix IX) copied and appended some records.

Among the captains, of whom I have written elsewhere, Captains McArthur, Mitchell, Watson, Lawson, Crawford, Walker, Wyles, Davey, McPherson and Fitzgerald survived in, or were of, my own time; all had over forty years' service to their record, and now all gone before. I would mention, too, our strong man, boatswain O'Brien, who as a youngster stowed away in the *La Plata* about 1867. He was then so thin that, lying prone on the seat of an upturned boat, he had no difficulty in secreting himself. He did not afterwards leave the service, but died a few years ago at New York on the *St. Bede*. A parallel instance was that of Thos. Dingwall, for 46 years steward on one of the wooden ships, the *Adept*.

SECTION VI—REMINISCENCES OF COMMERCIAL LIVERPOOL SIXTY YEARS AGO

For many years after I entered the office cable messages were somewhat rare with us,

afterwards becoming more frequent, and the inland telegraph, then in the hands of the Electric Telegraph Company and the Magnetic Telegraph Company (the Post Office only took the business over on 5 February, 1870) was used sparingly.

The first cable to America worked only a few hours. The first messages on the 1867 cable were received at the Magnetic Telegraph Company's office on the Liverpool Exchange Flags.

One who was present on this occasion told me that to a company mustered around, somewhat in a state of nervous excitement, there early came a message, read aloud off the instrument as was the system: 'Pre-~~pare~~-to-die.' All gasped. The gag was applied, and a repetition of the message soon brought the innocent, and to the recipient no doubt useful instructions:—'Prepare to dye 500 pieces of silk.' True, messages then cost, I think, £20, but I cannot imagine a greater revolution in business methods than that which was brought about by the cablegrams. America, formerly at a safe nine or ten days' distance, was suddenly brought, as it were, within ear-shot. India, till then six weeks off, told the merchant as he returned from lunch how the day's market there had closed. To-day, an order despatched from our Cotton Exchange at four minutes to four can be transmitted direct on to the New York Exchange, executed and cabled back in time to be valid before the Exchange closes at

four o'clock. The law of chances and eventualities on which the merchant had hitherto operated was completely displaced; views, however shrewd, no longer availed, the remotest parts were on an even plane as regards information. Our markets, of course, had to be supplied as before, but methods hitherto successful, if clung to, only spelt loss. Businesses had to be specialized. The more subtle German was the first to take in the situation; he quickly recognised that to store till the effective rise came would eventually spell ruin. The producer and consumer were to be brought more closely together, always provided he was the sole intermediary. He went so far as to consider that to sell what he had not got, for a fall, an idea at that time almost repugnant to the British mind, was as legitimate as to buy for the rise. Germans abounded. They had been preceded by a strong and not unacceptable colony of Greek merchants. Slowly the British mind recognised the altered situation, and eventually, as is our way, has come out on top.

These are not the only changes in practice which I have witnessed in the past sixty years.

Formerly a business man had his banker, his lawyer, and his doctor, and whether on consideration of etiquette or for other reasons, would never have dreamt of concurrently employing any other. A radical change, of course, he might make. A firm that kept an account

at two banks in the same town was deemed to do so because it was indifferently trusted by both. Now the business man of repute thinks nothing of straying into the rival bank's parlour and higgling with the manager over the business his own bank has quoted for. So, too, with his lawyer—he does not hesitate to go to another lawyer if he considers that he has had more experience in cases similar to that he wishes to put, or can give a stronger opinion on the special legal point. Again, in regard to our doctors we now specialise. On the other hand the shopkeeper aspires to combine all the trades he can under his one roof. In this country we have combinations, in America trusts, for regulating and controlling immense industries; and in both countries continual amalgamation of insurance companies, banks, etc. The two methods are utterly at variance. Will combination, generally initiated upon an inflated basis of value, in the result defeat natural competition and individual effort? Surely it is to the man who wants to rise—not to the man who wants merely to keep—that Great Britain, as in the past, so in the future, has to look.

In my early days at the office, whether there was much or little to do in the early part of the day, it was the practice not to begin letters until after 'Change time, 4 p.m. Earlier still it had been the custom in Liverpool for the merchant to go home

at four o'clock, the fashionable hour then to dine, to look in afterwards at the Union Newsroom—now Messrs. Walker's office, in Duke Street—and then return to the office upon the arrival of the London mail-coach, in order to despatch their replies by the return mail-coach, which left early next morning. This might account for the continuance of the habit of starting the correspondence so late. Old customs and practices die hard. It was the junior's duty to get the letters, morning, noon and evening at the Post Office Private Delivery Office. On the arrival of the American mail especially he had to go over early, and at his imminent peril join the waiting crowd and get the mail as soon as he could after the curtain was drawn up. Weight told—the point of vantage was to cling on when one could to the iron railing behind which the P.O. clerk was ensconced. It was useful to stand well with the P.O. clerk and to propitiate him—a more or less delicate matter.

A special card for the Private Delivery Office was issued by the Post Office, the charge for which was £3 3s per annum, and how much the privilege of this private-box delivery was esteemed may be assumed when I say ours, alphabetically, under letter 'R' was No. 64. On the occasion of an afternoon delivery of the American mail the junior partners would anxiously watch from our office windows and record any rival hastening past who

had been fortunate enough to get his letters before us. Occasionally we had Saturday afternoon deliveries—an achievement (ten days) for the Cunard Company then—and these were as much in favour with the partners as they were to the distaste of the staff. Then there were the replies for abroad to get off, and the late fee letter-box for the outgoing American mail, closing at nine-thirty, was on such days more frequently than not availed of. Thereafter the cargo documents brought by mail had to be attended to; invoices had to be copied; bills of exchange therefor had to be entered; and letters covering the documents to be written and despatched to the drawees, whatever the hour.

American inward mails were directed to the Liverpool firm, and therefore reached us first. When the letters had been read and digested, copies were taken by hand and sent to Glasgow; similarly Glasgow sent us hand copies of their replies and we of ours to them. This involved laborious work for the juniors. The office doors on such Saturdays were locked after 6 p.m. lest some enterprising minion from Brown, Shipley & Co., or Baring Bros. and Co. should force entry and present Bills for acceptances, and so gain two days' interest. It was then the accepted practice that if a Bill of Exchange could be 'presented,' no matter what the hour, it had to be accepted as on that date. Liverpool banks at that time had few or no direct foreign connections

—such Exchange houses as I have named were the intermediaries, but competition has altered that. Those Saturdays were bustling days, and Sunday came as a welcome relief. I never remember ushering it in at the office, but I do remember often coming very near doing so, not to mention many Sunday hours privately put in on occasions when hard pressed.

At the time of the American War there was no Atlantic cable; news came by the mail steamer which called at Queenstown, and thence messages per Reuter were forwarded by telegraph. When the steamer failed to make a Saturday arrival—and only some of them could so arrive—business men (it is to be hoped after Church) repaired at one o'clock on Sunday to the Exchange News Room (open 1 to 2 o'clock) to read the War telegrams sent from Queenstown.

At this period, too, there was a system whereby recognised telegraph agents at either end, New York or Liverpool, 'packed' messages for private firms, and these were similarly sent to or from Queenstown on the departure or arrival of the steamer. It was a system we utilised to some extent.

Up to and during part of William Strang's time at Liverpool (and I presume the same obtained at Glasgow) the dress-coat, then recognised as the 'swallow-tail,' and the silk hat, were invariably worn during business hours. That custom may seem odd, but surely it was more decorous than the felt hat

and the short go-as-you-please coat of the business man of to-day.

Two men at any rate in my day still adhered to the swallow-tail coat and they added the white choker of many plies. Both were, of course, advanced in years and were regarded as 'characters'—Dawson, of the Carron Iron Company, and Bolton, a merchant of intermittent but very large transactions. His house—now gone and the land built over—lay in Dempsey's Hollow, off the Aigburth Road, close to my present house. He was credited with breakfasting there at two p.m., and the four o'clock omnibus brought him into town direct to the Exchange Newsroom. The room then kept open till seven p.m., and he, with Mr. Dawson, were the last to leave. Merchants in those days received from such quarters of the globe as their horizon covered, printed 'prices current,' and carefully studied and filed them. The Newsroom had them from all quarters. The cable has altered things—the few 'prices current' now received from abroad, I doubt, on reaching their destination go promptly into the waste-paper basket. Bolton was a 'whole-world' man, and wanted carefully but especially quietly to ransack the Newsroom files. It was not to see his fellows he went there, for he rarely spoke to anyone. Thence he proceeded to his office, dismissed his clerk or clerks, and took up his correspondence or whatever else. He started on his three-mile trudge home about midnight, often

later, and people said, would not permit of anything being prepared and left for his arrival ; he preferred to investigate the larder for himself. Silently he went about down town, silently acting entirely within himself he matured his plans ; months might elapse without him doing any business. One day it would be known that Bolton was importing, because the Customs Bill of Entry showed so, and his astonished staff, who meantime knew nothing, would have to wake up, for when he did move there was nothing small about his operations. I describe him, I think, without exaggeration, to illustrate the change, whether as regards dress or business method, that has come about in my time—more correctly, perhaps, a little before my time. The man himself was quite familiar to me till about 1867, perhaps later.

The old school prided themselves on their punctuality. Nine o'clock saw the cotton broker principal in his saleroom.

Not the Greenwich gun, but Roskell's shop in Church Street gave us our standard time, and such was the punctuality of our neighbour Mr. Benjamin Arkle, of Leyland & Bullins' bank, that Roskell's were credited with setting their clock by him ; at any rate every morning (Sundays excepted) at nine o'clock sharp he paused at their door to verify their time.

Our predecessors were frugal, too. It was

told of the above Mr. Leyland that when the Bank was in York Street and he one winter's evening in his dwelling-house next door, a customer was ushered in. The old gentleman who was sitting in darkness assumed that the purpose of the call was to bank some belated cash, and promptly lit a candle. Finding, however, that the client had only come to discuss a loan in private, he said: 'Ah, well, we can quite as well talk that over in the dark,' and promptly blew the candle out.

The figure of old William Rathbone VI, in rigid Quaker dress and hat, waiting at the corner of Brunswick Street at about three minutes to five for the Mossley Hill omnibus, was a familiar one to me.

In the light of to-day's practice, when payment by cheque is universal, it seems strange to think of the time when, in Liverpool at any rate, payments were made solely in cash, and this as late as 1875. Country cheques and even very disreputable-looking country bank-notes we had to take. There was a sound principle in our office never to refuse money in whatever shape. Instances were quoted where it had not been offered a second time, nor could be collected, and the parties who should have received it mourned. Especially in such business as cotton and other clean trades, the youth who tendered a Liverpool cheque at the counter was not favourably received. He was asked why

he had not brought down banknotes, and the cheque was sent in hot haste for collection. That so much money should have been carried through the streets in the pockets of often very irresponsible apprentices and boys, and with so little loss, seems marvellous. It must be said that the banks by their action largely discouraged the adoption of the system of payment by cheque. They charged a bank commission on all withdrawals, *i.e.*, cheques, bills payable, etc. The consequence was that firms did not bank their money as it came in, but put it into a cash box which, again at some risk, was at the close of business carried up town to their bank, or to Jones' the silversmiths, and deposited in their vaults till the morning. It was truly a ridiculous practice, one which entailed hundreds of thousands of pounds failing to enrich the coffers of the banks, and so swell their resources. The Bank of England alone waived the commission, and it was there we banked.

Light sovereigns, too, were the cashier's *bête noir*—the Bank of England unceremoniously cut any tendered at their counter, then offered 19s 6d or whatever the short value ; consequently the other banks would not, for fear of such loss, receive them, except from their own customers. During the year we did a merchant business, not a little of which was on the grain market. Why it was I cannot tell, but the grain trade made the bulk of their payments in gold, and the lightest

of gold at that. When at the Cashier's desk I have known us to have £8,000 or £9,000 of light metal in our safe, despite all efforts to work it off. I might write much more about the Old Liverpool of my day—business and otherwise—but what I could write is much better given in Sir William Forwood's *Reminiscences*, recently published.

CONCLUSION.

Our business was established in 1804.

We have been pleasing and displeasing people ever since.

We have made and lost money.

We have been cussed and discussed, knocked about and talked about, lied to, held up, robbed, etc., to the end of the chapter.

The only reason we are staying in business is to see what will happen next.

I have endeavoured to write the foregoing pages in an impartial and, I trust, not too flippant manner. They are intended only for the very few whom I consider interested ; and I should be sorry if they reached any quarter where even after this lapse of time they could wound any susceptibilities.

Of course, I can only write of what I saw, heard, or have obtained information upon. In

comparison with the New Brunswick businesses, I lack much information about the Canadian. While I came somewhat in touch with Mr. Allan Gilmour of Ottawa, it may be said, with Mr. John of Quebec, I came in 'collision.' The other Canadian partners were anterior to my time.

Of the home concerns until I entered upon this work I had almost forgotten that I was myself for three years a partner in Pollok, Gilmour & Co. That is far back : and when I say that I never signed that firm's name ; was never during the three years within the Glasgow office ; that the yearly balance sheet of the business there would only be submitted to me in the most *pro forma* manner ; and that during the co-partnership I never saw the resident partner, Mr. Sheriff ; I may be excused for having been so oblivious. As an instance of the lack of inter-communication, I can almost vouch that with Mr. Strang, during the same period (except in the matter of balance sheet) the same position obtained. About my brother, the other alien partner of the then Scotch firm, I think it would only be through the accident of his wife's illness at Ashton-on-Clyde that he, being in the neighbourhood, might call at the office.

If I have accorded more prominence to the earlier régime it is not that I have, in degree, the less enthusiasm for my immediate predecessors—but some one has said that no man is quite a hero

to his valet. I served under, and was in some slight degree of the third generation of the firm, and may possibly not correctly focus them in conjunction with their predecessors. 'We have received a goodly heritage,' and it must not be for us or those who follow us to shuffle through life, simply riding cock-horse.

Looking back, it seems to me they were 'giants' in those days. Perhaps it is that our view point has been changed by our own environment. But they look in perspective to have been bigger men with bigger ideas and more strenuous and intense in effort than the business men of to-day.

We look back upon a series of wars during the past century, of which that from which we have just emerged is the greatest. Of the part assumed therein by those who went forward from our small staff in the early days—all that were eligible, and they not waiting for conscription—I give some particulars in Appendix VIII. One, alas, made the great sacrifice. History should remind us that our lives are but parts of a greater whole.

All things considered it may not be unfitting that the effort, imperfect as it is, should have fallen to the last surviving member, though I trust not ember, of the old firm of Pollok, Gilmour & Co.

My career is now soon drawing to a close. I congratulate myself on having lived the greater part thereof during the Victorian period—an age

not now so derided as a few years ago. We had then, humanly speaking, comparative contentment among the classes.

My dream and hope is that R., G. & Co.—even in its ‘Limited’ form, the remnant of the old firm—may weather through generations yet to come and add to its credit. If for those who may succeed us I have in some sort shown what the firm has of antecedents, and imbued them with a determination that in every sense they will emulate past efforts and maintain its future credit, I shall be amply repaid for what to me has been a considerable though interesting effort.

And when I consider that my book is entitled *A History of our Firm*, and that I have annexed thereto so much that I have styled ‘Discursive,’ but which A. G. senior would ruthlessly have called ‘Blithers,’ it is time to apologise.

APPENDICES

APPENDIX I

IMPRESSIONS OF AN EMPLOYEE ABROAD IN THE SIXTIES.

‘ Alexander Rankin, born 1788, entered P. G. & Co. about 1808, became a partner in 1812, and remained a partner for 40 years. His firm, Gilmour, Rankin & Co., still going strong in 1920, as Rankin, Gilmour & Co., Ltd., and his nephew at the head of it. This is romance.

‘ It is romance that three generations of Rankins should manage Gilmour, Rankin & Co. and Rankin, Gilmour & Co. for 108 years, and no other head to the firm in all these years except the three generations. The fact shows some solid qualities.

‘ Two men gave the tone to the firm in the XIXth century, Allan Gilmour senior, and Alexander Rankin. That tone none of the other partners could have given. A. G. gave driving power which would have overdriven, but for A. R., who had the steady power and humanity. Both men were greater than the Polloks. I rate the Polloks as honourable, capable men, else they could not have driven the team they did ; but A. G. and A. R. were the men with initiative, pluck, and staying power. If A. G. junior had lived in America, I think all his partners would have left him. His letters from Glasgow were insulting in their abuse of the New Brunswick men.

‘ My next two greatest men in the firm are the two Robert Rankins.

‘ Houghton should have been made more of.

‘ I blame the seniors for not doing team work. As far as I could discover, they did not suck the brains of the subs—no matter how clever and capable. The longer the business went on, the more complicated and complex it became. R. R. & Co., with a colossal retail store, a shipyard, a salt and

coal store, a large harbour frontage wharf was a necessity for them, and also for landing cheap parcels of deals. With all that business gone the whole of the wharf rent and staff cost, and labour landing and examining each deal, piling it, and often same day loading into a scow—all that had to be paid by Nashwaak in the 1860's.

‘ Team work and intelligent calculation would have shown that St. John could not pay. Francis Ferguson, I know, never thought of it ; he grumbled that business “ fell off ” as Britain would not pay these added charges on his prices. If he had taken Carmichael, Ames, and McAlister into his confidence, and in winter figured out a careful analysis of the cost of his deals, he could have seen where to economize. He did nothing, and certainly all the St. John Staff did absolutely no work all winter. I myself practically never did anything but bring coals to fires, copy a few letters, go to Post Office and Bank, and take notes to sawmill. Square timber there was none, but a pond and a surveyor were paid for all year, and Ezekiel Jordan was paid to re-survey Nashwaak deals, paid all year. How did the affair not burst ?

‘ Bathurst was better. I did work there, but no team work there either. It was Jove and his minions. In the St. John winter the clerks read magazines, and sent me downstairs for brandy when Ferguson left. He came late, did nothing, and left early. What was worse, Arthur Rankin himself told me then he was at Bathurst to learn the business, and he learned it and knew it all ! Arthur, if he knew something, should have been sent to St. John to see the mills working only for the West Indies sugar boxes, should have been sent to the State of Maine to see the mills on the Penobscott, always working up inferior logs to New Brunswick, should, knowing cost to Bathurst, have been sent to the West Indies to see what demand was there. No, the poor chap got no guidance from his uncle.

‘ Well, myself at St. John at 15½ years of age, what thought they of me ? Uncle Francis never said a word, not

one word to me on business in all our association, and when I left did not tell me he expected me back. He did not know his own office, and never discussed business with the clerks. I yearned to be sent to the interior to manage some of the properties in the books. I then knew that R. R. of Liverpool was the man of the firm, but with my experience now, I tell you solemnly that R. R. was running all the branches and killing himself.

‘ I met John Gilmour at Quebec, a good-humoured, honest, farmer type; the two Fergusons, graceful chaps socially, but as business men, fools or worse. I was in the Miramichi old firm’s house as Hutchison’s guest. Hutchison had force, which is something.

‘ Allan Gilmour junior, of Glasgow, wrote twice a month for years, but believe me there was never a word of business in the letters—only complaints of past actions and warnings against a repetition.

‘ Strang I knew nothing of: R. R. of Liverpool ran the concern with American cotton and efficient finance. The St. John piling charges mounted up on Nashwaak River deals. I now judge they added quite 100 per cent. to cost, when they could equally well have been shipped direct. The Nashwaak could and should have been an invaluable quantity.

‘ The whole Portland St. John establishment was an encumbrance and terrible expense, including the square-timber pond, because there was no timber to ship, or very little. No calculations of cost of deals were made in St. John and Bathurst during my six years, and efficient clerks were available, and were hardly spoken to. How the devil did it go on? Drink began before breakfast, whisky and gentian, and after 11 a.m. continued. I believe that Young when he left owed a good deal to the firm of R. R. & Co. How he went out I know not. Ferguson used to come down to the office in the morning, and Young about 6 p.m., and he kept the clerks often half the night. He contradicted all that Ferguson had done, and when I asked the clerks how they

could serve both, the reply was that they always obeyed the last order.

‘The Gilmours and Polloks, I note by your book, lived longer than the Rankins. I know R. R. senior killed himself with work, and perhaps Alexander Rankin, who died at 63. R. R. lived to 69 only.’

APPENDIX II

REMARKS BY ALLAN GILMOUR SENIOR AND JUNIOR, AND WILLIAM RITCHIE

ON A TOUR FROM SAINT JOHN, N.B., THROUGH THE UNITED
STATES TO QUEBEC, IN CANADA, IN THE YEAR 1828.

5 June 1818.—Left Saint John, N.B., in steamboat at seven o'clock, and reached Eastport after a very good passage, about a quarter past two o'clock, being a distance of about 60 miles. On our arrival at Eastport finding a packet waiting a wind for Boston, we went on board and engaged our passage by her. The packet is called the *Sarah* of Boston, 133 tons per register, or 180 tons British.

On our passage down to Eastport we had some conversation with a Mr. Smith, of St. John, who had cured a quantity of pork there last winter; he collected it from various quarters, but he said the greatest part of it was brought from the head of the Bay; it cost him 4 c. per pound, and he paid for spruce barrels 4s., which he said holds in pickle as well as ash; for cutting and packing he paid 1s 6d., and other charges, including salt, would amount to 4s 6d more. It was his opinion that curing pork could be done to much better advantage at St. Andrews, where it is admitted by inland navigation from the United States duty free, and sells at about 3 c. per pound.

Friday, Saturday and Sunday, 6th, 7th and 8th June being thick, foggy weather, and little or no wind, we could not sail, and during this time we lodged at Eastport in the house of a Mr. Pine, who formerly belonged to the Province of New Brunswick, in whose house we found very good accommodation, but charges are extravagantly high.

9 June, Monday morning.—Having cleared, we sailed from Eastport at 8 o'clock. Eastport is at present, in appearance, an extremely dull place, and a stranger would at first view say that little or no business was done here, but being situated so near the British boundary, and from the number of large stores, it is very evident that smuggling to a great extent is carried on. The inhabitants of Eastport, however, seem to be a decent people, and from the appearance of their houses one would judge them to be in easy and comfortable circumstances. A store on Campobello, or in any other near situation with a proper assortment of British goods, and under the management of a proper and active person, might do some good by disposing of them to the people to be passed into the States, and be enabled to receive flour or any other article of value for the use of the Provinces of New Brunswick or Nova Scotia, and thereby nearly save the duty, although the person carrying on such business should not be directly connected in passing the goods, but only do it by bartering or buying and selling. On account of the tariff Bill lately passed in the States, more British goods will in all probability be sent into the States through Eastport than formerly, as the duty on woollens, clothing, etc., directly imported to the States from Britain is so great as to be almost a prohibition to the trade. Spruce barrels with twelve hoops sell here for 70c., or 3s 6d currency. On leaving Eastport on Monday morning we had a fine breeze with clear weather. We passed close to a small town on the American side called Lubec, the situation of which is good, but it cannot at present be a place of much business, as several large stores have been shut up for some time past, and indeed the very streets are beginning

to be overgrown with grass, yet should the Tariff Bill remain permanent, Lubec may on account of its local situation revive, for doubtless British goods can be passed into the States with much facility here, and American goods received in return, as a person standing on the wharves at Lubec may speak to another on Campobello. From Lubec, and after passing the Quoddy lighthouse, the coast is very low, and few or no settlements are as yet upon it. About ten o'clock at night we got abreast of Mount Desart, which is so high that it cannot be mistaken for other land near it, and as the coast around it is free of rocks or shoals, it surely must be considered a good landmark, and vessels from Britain bound into or up the Bay of Fundy cannot go far wrong in attempting to make the Mount or Machias light, which is only a little farther up than the Mount, for in clear weather if any attention be paid at all, Mount Desart will be seen a great distance off, and in foggy or thick weather it is very imprudent to go near any land or lighthouse, especially where there are such strong currents as are on this coast, and better to lay back a day or two than attempt running with a heavy ship, for the fog is generally thicker close upon the land than a few miles off. Monday night we had little or no wind, and of course did not make much progress, and on Tuesday we had sometimes tolerably smart breezes, and at other times nearly calm with very thick weather, and we could not see over one mile from the vessel at any time. There were two passengers on board for Portland, and we stood in for it, but the weather continuing so thick the Captain thought it more prudent to bear up and stand direct for Boston, which was done about four o'clock. The wind was now bare, and we could only lay course say S.W. by W. per compass. Between nine and ten o'clock, fearing we might be too close down upon the shoals to westward of Portland, we tacked and stood out to the eastward for about three hours, and afterwards lay course.

Wednesday morning : still continuing very thick with only a light breeze, we did not make much headway, but as

the sun advanced the fog retired and thinned, as we came to the south-westward, and the wind increasing a little after 12 o'clock we made Cape St. Ann. As there was no chart on board, nor any account kept of the vessel's course or distance, it made it very unsatisfactory for a passenger, but the vessel sailed well, and the accommodation was good. On perceiving the land we soon afterwards bore away a little, and the breeze freshening we came fast up Boston Bay.

There are two entrances to Boston Harbour, one for vessels of a heavy draught of water, called the Ship Channel, and one for small vessels. The tide here rises from 10 to 15 feet. We came in the Shoal Channel, which commences by a rugged rock on the left-hand side, above which there are several small islands, and on one of them is a fort for the protection of the harbour, abreast of which the channels are brought into one which is very narrow. There is also a fort on the mainland opposite the one on the island, and on the right hand on entering the harbour of Boston the view is good, and at once presents a country of some cultivation; but above all, the site of the city is well chosen, the body of which rises gradually as it extends back from the water side, and what may strike a stranger the most is the dome of the State House, which shews itself over all the other buildings. The tide being low we could not run in to the wharf, but went nearly to the upper end of the city, where the vessel took the ground about six o'clock in the evening, after which we were put on shore by the *Sarah's* boat, and took lodgings in the Commercial Coffee House kept by a man of the name of Miriam.

12 June, Thursday morning.—Took breakfast at seven o'clock, which appears to be the regular hour for breakfast in Boston and, indeed, throughout the most of the Northern States. We afterwards took a walk in the town, and although the streets are very irregularly laid off, yet there are many fine buildings in it both of brick and stone, but more particularly of stone, which is a sort of very hard granite of a greyish or white colour; but the houses are, without exception, a complete batter of

windows, and do not please the taste of British architecture. In front of the State House there is a Park as a common, on the border of which there is a very splendid promenade, called the Mall, beautifully shaded by three rows of large trees, mostly of elm, and fronting this walk there is a row of gentlemen's lodgings very neatly finished. We went into the State House, which appears to be a good building, but the walls by some means draw the damp, and the plaster commences to give way. On entering the State House the statue of Washington presents itself, and it is allowed to be a piece of good workmanship. We next went to view the Navy Yard, and saw under cover two seventy-four-gun ships of an immense size. The foundation on which they are built being of wood, has begun to decay, and they are now taking it out piece by piece and building it of stone. They have a great extent of ground in the yard, and are now busily employed in constructing a dry dock. From thence we went to Bunker's Hill, which lies north-east from the town, on which they are now erecting a monument in memory of those who fell there in the cause of liberty on 17 June, 1775. From this monument when finished, a very extensive view of the city and country around will present itself, which, especially at this season of the year, the eye looks upon with pleasure, for as the country near and around Boston is for the most part in pasture and bearing hay, it appears more fresh and pleasing before it commences to wither under the powerful heat of the sun. On our return we took the Market House which is extensive, commodious, well-kept, and plentifully supplied. In the afternoon we took a stroll down among the shipping and fell in with Captain Palmer, of the *Salamis* from Sunderland, with a cargo of coals, who, on delivery proceeds to St. John for a cargo of timber from R. Rankin & Co. Captain Palmer introduced us to a Captain Fitzsimmons, master and owner of the brig *Dorcas Savage*, of Porta-ferry, who brought from Wales a cargo of slates in good order by making bulkheads athwartship, and stowing the slates fore and aft. Captain Fitzsimmons is

going to St. John for a cargo of timber ; we therefore gave him a letter of introduction of R. R. & Co., and from what was said to him would expect he will load with R. R. & Co. There are at present a good number of vessels lying at Boston, and trade in shipping is said to be a very dull and losing business. The convenience in loading and discharging ships at Boston is good—having extensive quays which are covered with large stores, and thereby saving much expense in cartage and otherwise damaging goods. No merchant ships are at present building here, and we only saw two small schooners on the stocks. We did not see in Boston Harbour any vessel that pleased us in the build, being for the most part too lean forward, rather little sheer, stern timbers not upright enough, and leaving the counters quite too hollow. We saw some good boats, the timbers bent, of good scantling, the plank sound and solid, but the stern of most of them not well fastened to the body ; wood chiefly red oak. Trade in general is flat in Boston at this instant. West India produce and some British goods, such as cotton, cloths, etc., are not much dearer than in St. John. The shops in Boston are, generally speaking, kept in good order, but the fancy, haberdasher, and jewellers are shewn off with much taste, and the keepers are full of politeness shewing their goods to strangers. Saw a considerable quantity of American calicoes, etc., but they do not yet come up to the British in fineness or equality of thread, and are for the most part only of two colours. The accommodation at the Commercial Coffee House is good, and charges are very reasonable. The breakfast is on the table at seven o'clock, dinner at two o'clock, and tea at half-past seven o'clock, and little time is lost at either meal ; every one runs off as soon as he has done, which will not exceed ten to fifteen minutes after the moment he is seated. Boston is said to contain about 70,000 inhabitants.

13 June.—The coach for Providence came about half-past eleven o'clock, and took us up at our lodging. It left town about ten minutes after twelve o'clock carrying one lady,

ten gentlemen, and the driver, with a good deal of luggage. The first stage is about twelve miles from Boston, called Dedham, where we dined, for which we paid a half dollar each. We afterwards changed horses twice, and the roads being rather soft and rough, we did not reach Providence until nearly eight o'clock, when we immediately went and engaged our berths on board the steamer *Washington* for New York to sail to-morrow at noon. The country between Boston and Providence is very uneven, and may, without danger of contradiction be said to be a poor piece of land, having no depth of soil, very stony, many large rocks, and mixed with extensive pieces of bog or moss; nevertheless, there are many showy houses on the roads, around which the apple trees are so numerous that it is worthy of the name of one continued orchard as far as Dedham, and from which, except around a house now and then, until we came near Providence, the land is in its original wilderness state, and what clear land there is, is in pasture or bearing hay, but so completely overrun by what we call the large white or horse gowan, that at a distance it resembles fields of snow. We passed through no village of note until we came to within four miles of Providence, where stands one called Pawtucket, on the banks of a small stream, one branch of which empties itself above, and the other a little below Providence. It was at Pawtucket the first cotton and woollen factories were established in the States. At present there are several carried on, and it is said to advantage.

14 June, Saturday.—At Providence we put up at Laton's Hotel, where we lodged comfortably enough. Providence is said to contain 18,000 inhabitants and is daily improving, but business at present, as at all other places, is dull. Some time ago some large fortunes were made in the East India trade, but now little or nothing in comparison is done. Around Providence there are a great number of beautiful residences with small gardens in front attached to each, many of them are splendidly finished, for the most part neatly kept, and have undoubtedly a palace-like appearance. A magnificent

arcade is now building in Providence which it is said will cost a large sum of money. At twelve o'clock we went on board the steamboat *Washington*. She is 130 feet in length on deck, and about 330 tons United States measurement. She is a well-finished boat. The ladies' cabin is on the upper deck and the gentlemen's below. The lower one is 118 feet long, clear fore and aft, the two engines being placed on each side. The trip before the present she carried 165 passengers to New York, this time 65. We left Providence a few minutes after twelve o'clock, and touched at a small town called Newport, to land and take on board passengers. A short time ago Newport had nearly all the trade on the river, but Providence being at the head of the navigation, and nigh the Pawtucket factories, has now taken the whole of it. The country from Providence to Newport lies low and is of a very light, sandy soil, although tolerably well settled, and the fields neatly enclosed with stone dykes. From Newport to New York the country is in appearance very low, and in some parts not much settled. We came in between Long Island and the mainland, and the island, like the main, is not of good soil, and were it not for the climate the soil would do but little for its owners. As we approached New York Sound, or space between the island and main narrows, having a fine morning to view it, we were much pleased with the scenes that were presented. We arrived at New York on Sunday morning about eight o'clock, a distance of 212 or 215 miles.'

And so the log wags on till, on 22nd July, they are landed up at Quebec. Nothing bearing on prospective business or indeed otherwise escapes attention: even in the slow travel of that day they had covered 2,863 miles—by steam and boats 2,593 miles, by land 270 miles.

Mr. Gilmour's tour during the following winter, 1828-9, undertaken alone, was much more Spartan. It begins:—

'25 December, 1828—Wednesday—Left Quebec at three a.m., with only a Mr. Levy, in the stage for Montreal. Morning very cold. Snow at Quebec not less than 3½ feet

deep, but as we came along got very thin. After a good deal of jolting passing over the Cachots, arrived Three Rivers about 9 p.m. and lodged.'

And so, while conveying his business enquiries, it proceeds; by turns he travels on wheels, by sleigh, on horseback or on foot. From many places he starts on his journey at 3 a.m., and after calls by the way, makes his destination by or after dark. In a Canadian winter there was not much pleasure in this. As showing the bent of his inclination, one notes the peculiar pains he takes to go over and criticise any vessel's hull he finds building (there is, or was, much shipbuilding on the Canadian lakes), and in the lumber districts, the special interest he has in any ship lumber that is being got out. The Falls of Niagara are reached by the 28th January, and whatever his inner feelings, he does not apparently waste much time or any paper over them.

APPENDIX III

THE GREAT FIRE AT MIRAMICHI, N.B., 7TH OCTOBER, 1825

[*Excerpt from Kingsford's HISTORY OF CANADA, published 1897.*]

On the 7th October, 1825, occurred on the banks of the Miramichi River, N.B., one of the most remarkable of the calamities known in modern times. Some idea of its extent may be formed by the narrative of the losses it occasioned. It was subsequently ascertained that the number who suffered by its devastation was 3078, and the total loss in this thinly populated country was nearly a quarter of a million pounds sterling. One hundred and thirty persons were destroyed in the fire, ten were drowned, and twenty died from the injuries received, two thousand people were left perfectly destitute ;

two small towns, Newcastle and Douglastown, were completely destroyed. It was a strange coincidence that on the same date a great part of Fredericton, N.B., was burned ; that on the Penobscot for 30 miles the fire raged with a sea of flame, and that both in Upper and Lower Canada there were fires of great extent in the forests.

In Newcastle on the afternoon of the 7th a dense cloud of smoke was seen in the north-west, which obscured the atmosphere. It was known that the woods were on fire, but no danger was suspected for there was little wind. As the afternoon advanced the wind increased to a hurricane. The sound became deafening, and the flames burst forth with a power to destroy all before them. So rapid was the devastation that one thought only prevailed, to save life. Those who witnessed the scene have left a record of the agony felt on that night. Some plunged into the river to escape destruction, others drifted on temporary rafts to meet death by drowning, hundreds sought refuge in a marsh near the town, which indeed proved the only place of safety.

The fire took its origin in the neighbourhood of the Baie des Chaleurs ; its cause was never known. It extended to Richibucto, eighty-five miles by land, and passed over the district of the north and south-west boundaries of the Miramichi—more than 100 miles in a direct line, this area containing 8,000 square miles of forest. There were 120 square-rigged vessels in the river. Many caught fire but were saved by the energy of the seamen. Three ships, however, were burned. Fortunately the town of Chatham escaped, and it was here that the sufferers found refuge. Many extraordinary incidents occurred. The cattle where possible, took refuge in the river, but nearly 900 were burned. In one case they were joined by a bear from the woods. When the fire was over the creature left without attempting mischief. The very fish in the river suffered from the floating burning wood. Many were driven on the shore. Large numbers of salmon, bass, and trout were found on the river bank. The birds also

suffered, especially the seagulls. Many were found dead. The snakes even crawled for the clearings. Such as failed to escape the flames were burned or suffocated.

The greatest sympathy was called forth by the calamity. A ship of war with several vessels in Halifax immediately left with provisions. Surgeons in the service volunteered to attend to the sufferers. The garrison of Halifax and the ships in the navy gave a day's pay for the relief of the distress. Subscriptions were started in the Maritime Provinces, in Upper and Lower Canada, the United States, and the Mother Country, and upwards of £43,000 sterling was obtained.

Although seventy years have passed since this remarkable fire, the memory of it is still vividly retained in New Brunswick.

* * * * *

Dr. Norman McLeod, of Glasgow, who visited Miramichi some years afterwards, writes :—

‘ A hurricane rushed in fury along the river, tearing burning trees up by the roots, hurling flaming branches through the air for 5 or 6 miles (which set fire to the shipping and to the woods on the other side of the broad stream) causing at the same time such a rolling sea up the river as threatened to swamp the boats, and sweep the miserable refugees from the rafts ! It seems incredible, but we believe there is no doubt as to the fact that the ashes of the fire fell thick on the streets of Halifax, St. John's, Newfoundland, and Quebec, and that some were carried as far as the Bermudas, while the smoke darkened the air hundreds of miles off.

That fire has left singular traces of its journey. The road from Newcastle to Bathurst, near the Bay of Chaleur, passes for 5 or 6 miles through a district called ‘ The Barrens.’ Far as the eye can reach on every side there is nothing but desolation. The forest extends, as it has done for ages, across plains, and vanishes over the undulating hills which bound the distant horizon. But while all the trees, with most of

their branches remain, spring extracts no bud from them, nor does summer clothe even a twig with foliage. All is a barren waste ! The trees are not black now but white, and bleached by sun and rain, and far to the horizon, round and round, nothing is discerned but one vast, and apparently boundless forest of the white skeleton trunks of dead leafless trees. That immense tract is doomed to remain barren—perhaps for ever—at least for many long years to come. It is avoided by the emigrant—nay the very birds and wild beasts seem to have for ever deserted it. The land itself has become so scourged by the exuberant crop of plants which grow up in such soil, when cleared by a fire, as to be comparatively useless in a colony of countless acres yet untouched by the plough of the settler.'

APPENDIX IV

THE DUNLOP VOLUNTEERS, 1801.

Extract of a letter from Mr. A. Ferguson, dated Dartmoor, 24 November, 1865, to his brother Colonel John Ferguson, Bathurst, New Brunswick.

' I had a long letter from David Wark of which the few lines I have copied and the names on the other side form a part. For a man of four score David still writes a good business hand and tolerably correct letter, but in several instances I can see symptoms of the old man having got hold of him.

There are a few particulars respecting the volunteers which I can furnish you with, and which you may perhaps think worth recording.

The dress : Beginning at the feet—Shoes, black gaiters and white trousers (braces not being then in fashion I remember these had to be extemporised by garters or shreds

from the sides of broad cloth), a short narrow-tailed blue coat with tight sleeves and gilt buttons, some brass or gold lace about the lapels and sleeves, a frilled shirt, and the usual black hat with a strip of patent leather about an inch wide stitched on one side of the hat from the crown to the brim, between which and the hat the whalebone shank of the cockade was stuck, and was unshipped if the hat was required when off duty. The cockade was at least a foot or fourteen inches above the hat, made from a cock's white neck feathers with about two inches at the bottom dyed red. I can remember at one time our father's feathers required repairing, and the rooster, although he protested loudly against it, was laid under contribution for materials to supply what was wanted.

The names on the other side were sent me by David Wark. I wrote him making enquiry and telling him that you were now in the military line.

The following is in an extract from his letter dated 16 October, 1865 :—

“On receipt of your letter I made out a list at random, as the names occurred to me, of all my old fellow soldiers, beginning at the city and going round with the sun, but have put off sending the list till now. I have found no reason for altering any, though I may be wrong with one or two. It was rather remarkable how the Company kept together so long considering the dangers they encountered, but where are the *brave army* now? There only remains John Wyllie, Mossie, and your humble servant of the three score *invincibles* and they on the pension list, disabled and infirm. Along with the list give my compliments to Colonel Ferguson, and tell him to be valiant for his own territory, and not trust too much to the Dunlop Volunteers, as we are getting very selfish in the Old Country now, and allow that God helps those most who help themselves.”

I can remember when a child seeing them drilling on the top of Dunlop Hill, and in a field above the Chapel Craigs.

I can also well remember being taken by my mother to Dunlop on the 4th June (old King George III's birthday) to see the Volunteers, it being a sort of general holiday always upon that day, as well as upon other particular occasions they used to assemble, and with James Brown and Tom Barr, with fife and drum before, marched in military order to Dunlop House (old Lady Dunlop being their patroness, several of her sons being then fighting in India and the Peninsula), and after going through various evolutions, they fired a few rounds in the old lady's face, who, I have heard say, sat in an upper window waving her handkerchief after each volley. After that they marched to the residence of their Captain, John Brown, of Hill, and from there to the minister's, firing at each place and finishing by firing a few rounds at the Kirk Stile, and by the time that was done it was generally evening, when each took off their different way. A few perhaps might stop and have a gill at the 'Black Bull' to wash the dust out of their throats, but that was the exception and not the rule. I think about the last public display they made or attempted to make was on the Jubilee as it was called, or the 50th Anniversary of the accession of George III, and if I mistake not it was a wet day and very little was done.'

In a list of 7 officers and 55 privates figure the names of David Wark, and Robert Ferguson my grandfather, both of Oldhall. They all furnished their military dress, arms, and ammunition, and maintained their number without death or desertion for about seven years. I think there was no formal disbanding, but the thing died a natural death.

APPENDIX V

FAMILY HISTORIES.

Only so far as this History is concerned, I have endeavoured to trace the family record and connections of those of the Polloks, Gilmours, Ritchies, Rankins, and Fergusons who have been mentioned in the foregoing pages. Perhaps later I may get together a fuller set of genealogies. Unfortunately for my purpose, all records of the Mearns Parish before 1829 were burnt, or are at any rate missing.

* * * * *

THE POLLOKS

Allan Pollok, of Craigton, married Margaret Warnock, 1666. He died about 1696.

Their son, Allan Pollok, of Craigton, married Elspeth Paton.

Their son, Allan Pollok, of Craigton, married Margaret Anderson. He died at Faside about 1800. They had of children—

Thomas Pollok, of Faside, and
James Pollok, of Craigton.

The former was the father of John and Arthur Pollok (the Polloks of Pollok, Gilmour and Co.) and Allan Pollok, of Faside; whilst James Pollok, of Craigton, was the father of Allan Pollok, of Blackhouse, and William Pollok, of Titwood.

Arthur Pollok's daughter married her cousin, Allan Pollok, of Lismany, &c., the son of Allan Pollok, of Faside.

Allan Pollok, Blackhouse, was the father of Jas. Pollok, Blackhouse.

William Pollok, of Titwood, was the father of John and William Pollok, Calcutta, and of Thomas Pollok of Liverpool.

THE GILMOURS

Allan Gilmour, of South Walton, married Elizabeth Pollok. He died 8 March, 1793. They were the parents of:—

Allan Gilmour, ultimately of Hazelden, the original A. G. senior, of the Firm.

Barbara, born 26 March, 1770, who married David Ritchie of Auchintiber, Neilston. (See Ritchie History).

John Gilmour, of Craigton.

David Gilmour, born 12 March, 1780, of Shotts, father of A. G. of Ottawa.

James Gilmour, born 14 October, 1782, who went with A. Rankin to found G., R. & Co., Miramichi, grandfather of Allan Gilmour of Eaglesham, Renfrewshire.

Returning to—

John Gilmour, of Craigton: married Margaret Urie, (born 29 October, 1780) he died 1841-2; they had of children:—

*Mary, wife of David Hutchison, Middleton, Mearns. Born 22 October, 1803.

†Allan Gilmour, who founded Allan Gilmour & Co., Quebec, subsequently of Ardlamont, Lundin, and Montrave. Born 29 September, 1805. Died 18 November, 1884.

‡Barbara, wife first of John Gilmour, South Walton; secondly of Robert Hutchison, Liverpool. Born 14 July, 1810. Died 4 April, 1884.

§John Gilmour, of Quebec firm. Born 31 October, 1812. Died 25 February, 1877.

°David Gilmour, of Quebec firm. Born 20 August, 1815. Died 1856.

James Gilmour, of Montreal firm. Born 22 July, 1818.

* Two sons after being in Glasgow office went to Quebec, and thence to the Canadian saw mills of the firm.

† Father of Sir John Gilmour, Bart., Montrave.

‡ Mother of James Hutchison, Liverpool. Mother-in-law to Wm. Strang, of London.

§ One son still engaged in lumber trade in Canada: one in the U.S.

° Father of Lady Gilmour, Montrave.

THE RITCHIES

David Ritchie, of Auchintiber, Neilston, Renfrewshire, born 15 May, 1765, who died March, 1844, married Barbara Gilmour, daughter of Allan Gilmour, of South Walton (see above), born 26 March, 1770, died 10 November, 1857.

They had issue among others :—

*David, born 2 April, 1800, died 2 June, 1876.

†William, born 17 August, 1804, died 17 January, 1856.

‡Arthur, born 7 February, 1807.

§Robert, born 30 June, 1809, died 17 January, 1842 ; and several others. All being nephews of A. Gilmour senior.

* Father of David and John Ritchie, Liverpool.

† Who founded Wm. Ritchie & Co, Montreal, afterwards Gilmour & Co., Montreal, the father of William Ritchie of Moffat, and Arthur Ritchie, Liverpool.

‡ Who founded Arthur Ritchie & Co., Dalhousie and Campbeltown.

§ Who accompanied Arthur Ritchie to Dalhousie.

THE RANKINS

James Rankin, of Mains House, Mearns, born 1752 ; died 10 March, 1815, married 5 July, 1786 ; Helen Ferguson, of Auchintiber (Ayrshire), born June, 1764, died 29 January, 1838. They had issue :—

**James, born 2 September, 1787, died 26 December, 1870.

—††Alexander, born 31 December, 1788, died 3 April, 1852.

‡†Arthur, born 23 September, 1790, died 4 January, 1838.

Marion, born 30 June, 1792, died 16 July, 1856.

§§John, born 31 May, 1794, died 4 August, 1815.

°°Robert, born 31 May, 1801, died 3 June, 1870.

** Married Marion Ferguson, of Old Hall, Dunlop—sister of Francis and John Ferguson. Father of Robert Rankin II and John Rankin, Liverpool.

†† Who founded Gilmour, Rankin & Co., Miramichi.

‡† Father of James Rankin of Miramichi.

§§ Who was drowned at Miramichi.

°° Father of Sir James Rankin, Bart., and Mrs. David MacIver. Founded Robert Rankin & Co., St. John, and Rankin, Gilmour & Co., Liverpool.

NOTE.—Re our correspondents Borthwick, Wark & Co., London : Alexander Wark was a nephew of my grandfather Robert Ferguson, of Old Hall, and of my grandmother Helen Rankin, as above.

THE FERGUSONS

Robert Ferguson, of Old Hall, Dunlop (a son of Auchintiber, Stewarton, Ayrshire), born 1772, died 1857. Married 4 June, 1802, Agnes Logan, of Dunlop, born 1783, and had issue a large family, of which—

*Marion, born 18 August, 1804, died 3 September, 1880.

†Francis, born 18 February, 1808, died 9 September, 1875.

‡John, born 20 November, 1813, died about 1877. — *See Hon. John*

§Jean, born 25 December, 1816, died 27 December, 1897.

The Fergusons, who have been in possession of Auchintiber, Stewarton, in continuous line from eldest son to eldest son for over 400 years, furnish me with an interesting document. The name changed from Fergushill to Ferguson about 1750. I mention this as I have thought the following record too quaint to be omitted, with its allusion to the 'sorrow kow' and 'auld hors.'

The Testament Dative and Inventar of the guidis geir debts sowmes of money quhilkis pertinit to umquhile John Fergushill in Achintibir quha deceist untestit in the Moneth of Februar I^m V^c four scoir yeiris (1580) faythfullie maid and gevin up by Jonet Robesone his relict, Robert Fergushill his onlie lauchtfull sone executor dative decernit to his guidis and geir be decreit of the Commissar of Glasgow the day and dait of thir presentis.

INVENTAR

Item the said umquhile Johne had pertaining to him and his spous the tyme of his deceis two tydie ky (cows) price of the peice X^{li} (£10) summa XX^{li}. Item ane

* Married James Rankin, father of Robert Rankin II, Mrs. Jarvie, Alexander Rankin junior, London, and John Rankin.

† Who founded Ferguson, Rankin & Co., and was afterwards of Robert Rankin & Co., St. John.

‡ Of F., R. & Co., Bathurst—the Honourable John.

§ Mother of Alexander Harvey, London, and of Andrew and Frank Harvey (Harvey Bros., London). Managers of the Tinnevelly Mills.

sorrow kow price VIII^h. Item ane auld hors X^h.
 Item standard in the barne four bollis muirland corne
 price of the boll III^h VI^s VIII^d. Summa XIII^h VI^s
 VIII^d Money. Item the insicht of the hous estimat to
 IIII^h money.

Summa of the inventar foirsaid LV^h V^s VIII^d.

No debtis awand in

Debtis awand out.

Item awand (owing) to the Erle of Eglintoun his
 Maister (Superior) for ane yeiris Maill the yeir of God
 I^mV^c four scoir yeiris (1580) XX^h.

Item mair to his lordship sax capounis (six cocks)
 at VI^s the peice summa XXXVI^s.

Item mair to the said Erle of Eglintoun sex stane
 cheis price of the stain XIII^s IIII^d summa IIII^h. Item
 to my lord of Kilwyning for ane yeiris teind the year
 foirsaid ane boll meill price thereof IIII^h. Item to the
 person* of Stewartoun of

Alterage teind XIII^s

Item to Patrik Gibson of fie ... IIII^h

Item to Robert Armour of fie ... IIII^h

Item to Jonet Fergushill of fie ... XL^s

Summa of the debtis foirsaid XL^h IIII^s restis frie
 gier debtis deducit XV^h II^s VIII^d to be devydit in three
 partis deidis pairt is V^h X^s o^d.
 quota V^s

* * * * *

The following document is a copy of an old parchment,
 one of several that I have received from the present owner
 and tenant of Auchintiber, Alexander Ferguson. It purports
 to be a certificate of delivery of possession in accordance with
 the terms of the marriage contract of one of my forbears.
 I only hope she understood its purport better than I do. Some
 of the writing is almost illegible, and the document has with

* i.e. the parson—*persona*.

difficulty been transcribed for me by Mr. J. A. Twemlow, Lecturer in Palæography in the University of Liverpool. On the phrase 'Eleven shillings one penny half-penny land of old extent' Professor Hume Brown kindly supplies the following note:—'The phrase means a piece of land valued at 11s. 1½d. of the old valuation (*i.e.* extent) of the whole lands of Nether Auchintiber. The "old extent" is the old valuation taken probably in the reign of Alexander III for the purpose of assessing the feudal casualties due by the crown vassals, or of paying a contribution to a royal subsidy. For a discussion of the Old and New Extent, *see* Lord Kames, *Historical Law Tracts* (Edin., 1792) No. XIV.'

Mr. J. Maitland Thomson adds:—'Old extent means the valued rent in the time of King Alexander III. The War of Independence greatly reduced the value of land, and it became customary in Retours (Brieves of Mortancestor you would, I think, say in England) to state that the lands are now worth so-and-so, and "in time of peace" so-and-so. Gradually the fall in the value of money reversed things, and the "new extent" became the higher—in the 17th century the regular rule was that £1 land of old extent was £3 land of new extent. The old extent used to be a fine thing for the lawyers, as the qualification for a vote in a county was the possession of 40s. worth of land of old extent held *in capite* of the crown. But that beastly Act of 1832 stopped that. Cosmo Innes held, on the authority of a 17th century decision of the Court of Exchequer, that a 40s. land of old extent is the same thing as a ploughgate. On the whole matter, *see* Cosmo Innes, *Scotch Legal Antiquities* (1872), pp. 270 *seq.*'

* * * * *

In the name of God soe be it. Be it known to all men be this present publick instrument that upon the twenty-first day of Aprill one thousand seven hundered and twenty years, and of the reign of our sovereign lord George king of Great Brittan, France and Ireland, defender of the faith, the seventh

year, in presence of me nottar publick and witnesses under-written, compeared personally John Fergushill, lafull son to Alexander Fergushill of Netherauchintiber, for himself and in name and behalf of Helin Gilmour, lafull daughter to John Gilmour, portioner of Grainge in the parochin of Dunlop, his futur spouse, and past to the ground of the lands after specifit, haveing and in his hands holding a certain contract of marriage past betuixt the said John Fergushill with consent of the said Alexander Fergushill his father, and he as taking full burden in and upon him for his said son, on the ane part, and the said Helin Gilmour, with consent of the said John Gilmour her father, on the other part ; wherby, for the dote to her good and other causes therein specified, the said Alexander Fergushill band and oblidged him, his heirs and successors, with all convenient dilligence deuly and lafullie to infest and sease the said John Fergushill his son and the said Helin Gilmour his futur spouse in her pure virginity, and longest liver of them tuo, in conjunct fee and lyfrent, and the heirs to be procreat betuixt them, whichs failreing [*sic*], to the said John Fergushill his nearest and lafull heirs and assigneyes whatsomever, heretably and irredeemably, but any manner of reversion redemption or regress, in all and hail his elevin shilling one penny half penny land of old extent of Netherauchintiber lying in the parochin of Stewartoun, bailliary of Cunninghame, and shirrefdome of Air, and bounded in manner mentioned in his originall rights, reserving allwayes to the said Alexander Fergushill the lyfrent of the just and equall half of the forsaid lands of Netherauchintiber during all the dayes of his lyfe, and in case the said Helin Gilmour should happen to survive the said John Fergushill her futur husband, then she is to lyfrent the just and equall half of the foresaid mailling all the dayes of her lyfe, she being allwayes oblidged to pay the publick burdens effeiring to the equall half of the mailling she is to lyfrent. And ther the said John Fergushill for himself and in name and behalf of the said Helin Gilmour his futur spouse presented and delyvered the foresaid contract of marriage containing

therein the precept of seasin above and after mentioned to a discreit man Robert Fergushill, portioner of Netherauchintiber, baillie in that part specially constitut be the said precept of seasin, humbly requyring and desyring him to execute his office of baillie in that part incumbent to him therby, which contract and precept of seasin therein the said Robert Fergushill, baillie in that part foresaid, received in his hands and delivered the same to me nottar publick undersubscribing, to be read by me in audience of the witnesses underwritten standing about, of the which precept of seasin the tēnor followes attour:—

To my lovit

*Robert Fergushill portioner of Netherauchintiber

*and ich ane of them conjunctly and severally my baillies in that part specially constitut greeting.

It is my will and I charge you straitly and command that, incontinent thir presents sein, ye passe to the ground of the said elevin shilling one penny half penny land of old extent of Netherauchintiber, and ther give heretable state and seasin to the said John Fergushill my son of the saids haill lands, and to the said Helin Gilmour lyfrent state and seasin of the equall half of the saids lands for her lyfrent use allenerly, with reall actuall and corporall possession in manner above mentioned, with houses biggings yards parts pendicles and pertinents thereof, be deliverance to them or ther certain atturneyes in ther names, bearers hereof, of earth and stone of the ground of the saids lands as use it, reserving to myself the lyfrent of the equall half of the saids lands during my lyfetye in manner above mentioned, and this on noe wayes ye leave undone, the doing wherof I committ to you my baillies in that part foresaid my full frie plain power expresse bidding mandament and charge be ther presents, in witnes wherof this with the tuo preceeding pages wherof thir presents consist and the other just double hereof are written be Ninian Bannatyne chamberland to the earle of Glasgow on stampt paper, and subscribed be the saids parties at place day moneth and year of God above

* A blank space in the parchment.

written, befor these witnesses James Robertson in Nether house of Auchintiber and James Robertson his son, and the said Ninian Bannatyne sic subscribitur, John Ferguson, *, Alexander Fergushill, John Gilmor, James Robison, witnes, James Robertson witnes, Ninian Bannatyne witnes. After reading of the which precept of seasin in audience of the witnesses underwritten standing about, the said Robert Fergushill baillie in that part foresaid, be vertew wherof and of his office of baillie incumbent to him therby, gave heretable state and seasin reall actuall and corporall possession of all and hail the said elevin shilling one penny half penny land of Nether-auchintiber to the said John Fergushill, and lyfrent state and seasin actuall reall and corporall possession of the equall half of the saids lands to the said Helin Gilmour, for her lyfrent use allenerly, with houses biggings yards parts pendicles and pertinents thereof, be deliverance to the said John Fergushill, for himself and in name and behalf of the said Helin Gilmor his futur spouse, of earth and stone of the ground of the saids lands respective and successive, according to the tenor of the said contract of marriage and precept of seasin therin contained in all points. Wherupon the said John Fergushill, for himself and in name and behalf of the said Helin Gilmor his futur spouse, asked and took instruments ane or mae in the hands of me nottar publick undersubscribing. Thir things were acted and done betuixt the hours of elevin and twelve in the forenoon day moneth and year of God abovewritten, and of his majestie's reign above exprest, befor James Robertson in Netherhouse of Auchintiber and James Robertson his son, and Andrew Fergushill brother to Robert Fergushill portioner of Nether-auchintiber, witnesses specially called and requyred to the premisses.

Here follows a long document of witness, beginning
 "Christus est spes mea"

* A blank space in the parchment.

APPENDIX VI.

LETTER FROM MR. ROBERT DAVIE, OF
PORT GLASGOW.

The following was written by Mr. Davie in his 83rd year. He was the successor to John Laird & Sons, Port Glasgow, who from their situation attended to all the port work for Pollok, Gilmour & Co. :—

I knew all the P. G. ships and their Captains that traded to Port Glasgow in my younger days. I remember the *Oxford*, *Mariner*, and *Henry Hood*. They were second-hand ships which had been bought. The *Mariner* was a brig, the only one P., G. & Co. owned ; all their other ships were three-masted, so far as I know. But the ships built by or for themselves were larger, and as time went on they continued to build still larger. For instance, the *Ann Rankin* (474 tons) was the smallest vessel built for themselves. Then came the *Miramichi*, *Faside*, *St. John*, *Ant*, *Bee*, *Canton*, *Canada*, *Quebec*, *Wolfe's Cove*, *Hibernia* (all about 580/600 tons). After these came the *Indus*, *Renfrewshire*, *Pollok*, *Gilmour*, *Rankin*, *Mearns*, *Euxine*, *Lochlibo*, *Ritchie* (700/800 tons). Following these came *Argo*, *Ronochan*, and *Marchmont* (1,000/1,100 tons). Then there were four new vessels came home in one year—two large and two small—viz., *Acme* (1,241 tons), *Adept* (1,199 tons), *Arthur & Arran* (900/1,000 tons), and after these the *Advice* (1,422 tons), and last of all the *Advance* (1,610 tons).

From the first these ships were built of a model and construction specially suited for the trades in which they were to be employed, viz., the timber and cotton trades. They were not ships that would take the eye, having no figurehead nor fancy gilding ; they were plain but substantial, bluff, round bows, with four extra large cargo ports for the easy loading and discharging of cargo. On deck they had four ranges of ring-bolts (which was not common in most ships), two on the

starboard and two on the port side (one along the waterways and the other along the line of main hatch combings), to which the spare spars and the deck load were lashed. The lashings used were the dog chains (which all P., G. ships carried) for bringing the timber from the coves to the ship at Quebec. Each ship was amply supplied with all requisites for loading and discharging of cargo, such as crab winches, gins, crowbars, cantbars, dog chains, etc., etc., thereby saving the expense of hiring them at Quebec. P., G. & Co.'s ships were not classed at Lloyd's, but were built far in excess of Lloyd's requirements. From keel to gunwale everything was of a much larger scantling than usually put in vessels of similar size.

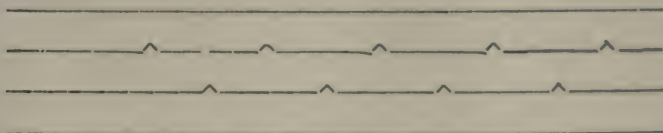
Those ships which were not metal sheathed were laid up during the winter. The captains, officers, and apprentices were all kept on, and employed cleaning every nook and corner, beating the rust off the anchors, chains, and other ironwork, overhauling the sails, standing and running gear. Periodically the standing rigging was taken down and carefully overhauled. The 'tween deck was converted into a rigging loft, where the rigging was carefully stripped, re-tarred, parcelled with new canvas and spunyarn, which was an excellent education for the apprentices, of whom there were from four to six in each ship. P., G.'s ships always carried apprentices, and a fine set of officers and sailors they turned out. They also carried a painter and cooper, in addition to the other petty officers. The latter was a necessity in these days, as the supply of fresh water was carried in casks, and therefore a cooper was required to attend them. Iron tanks had not been introduced then.

When the *Arthur* was abandoned it was not an ordinary tug that was sent out in search for her, but the *Dom Pedro*, a screw steamer belonging to Messrs. Henderson Bros., and the salvage crew was composed of all the P., G. shipmasters and officers who happened to be at home at the time. She returned unsuccessful from her first adventure, but in the interim the *Arthur* had been again reported. Captain Alex. McArthur,

the overlooker, at once sent them out again, instructing the salvors of the position in which she was last seen, and ordering them to take up a certain position, from which they were to describe a circle round the place where she was last seen, narrowing the circle each round, which proved successful.

The cause of the water-logging was not a leak in the hull, but in the deck. She had a deck-load of timber, and to save the deck as much as possible deals for sleepers were laid on the deck on the line of the deck beams, but meeting with heavy weather the deck-load shifted, as did also the sleepers, the result being that the sleepers landed BETWEEN the line of the beams, and the weight of the deck-load stove in the deck—hence the water-logging.

The *Oxford* was a quaint looking old ship. She had been a Government transport at one time, and was built of oak. She was very round sided, and the planking of her bends was cut anchor-stock fashion, like this :—



Her steering wheel was in front of the poop, and had a very comfortable shelter for the man at the wheel. She made the record passage of 93 days from Port Glasgow to St. John, N.B., which I don't think has been beaten yet. She had been driven as far north as Iceland. Captain Jas. Burns, who commanded her, was very forgetful, and in case he should neglect to wind the chronometer he had painted on a piece of tin the words 'Wind the chronometer,' which the steward placed on his plate every morning before breakfast.

I remember the *Ellerslie* being put into the Port Glasgow graving-dock to receive a general overhaul, which included boot-topping (or rather in her case, doubling on the bends, as the planks were $2\frac{1}{2}$ inches thick), which increased her breadth

by 5 inches, and the result was she was too broad to get out. Consequently, one of the gates had to be taken off before she could be released.

I remember the *Broom* loading cattle for Australia. Captain Alex. McArthur was overlooker, or ship's husband, and was known as the 'Commodore.' He was a little stout man, very active and attentive to his duties.

Captain John McArthur, eldest son of the Commodore, was Master first of the *Ann Rankin*; afterwards of the *Rankin*. He and Captain Purdon were the two *swell* Masters of the P., G. fleet. They carried pennants on each of their ships, which reached from the truck on the mainmasthead to near the deck, which only H.M. ships were permitted to carry. On one occasion they met in Bombay, and of course hoisted their pennants, but before long a message came from the Commander of the warship on the station to haul them down or he would fire into them. When Captain John McArthur retired from the sea he was appointed Dock Master of the Surrey Commercial Dock, through the influence of Mr. Strang.

Captain Purdon's widow is still living here (Port Glasgow) in her 98th year.

Captain Mitchell of the *Argo* was, as you say, a loveable old man. When in port he regularly attended church, and the pew he occupied with his wife and daughter was immediately behind ours.

Captain Sommerville of the *Acme* was another fine old man. He died on board the *Marion* (under my management) on the passage home from Quebec in 1865.

Captain John Burns was transferred from the *Renfrewshire* to the *Adept* when she was launched.

Captain Wm. Smith did fine work with the *Lady Falkland*. He was very fortunate in making fast passages. He emigrated to the States, and for a time sailed on the Lakes. I spent a day with him in Detroit in 1872.

Captain Jas. Smith of the *Mearns* was a brother.

Captain Williams, of the *Ant*, shot a crimp in Quebec

with coffee beans, but never went back to the St. Lawrence afterwards.

I remember Miss Gilmour arriving at Port Glasgow from Miramichi on board the *Oxford*. She afterwards married Mr. Jas. Anderson, younger son of Mr. Jas. Anderson junior, Highholm, Port Glasgow. He commenced shipbuilding in Quebec under the firm of Provan & Anderson, but was not successful. He returned home, and was appointed local agent here for the Royal Bank of Scotland. Mrs. Anderson died here about three years ago.

Another story of the figurehead is, that one of the shipmasters asked Mr. Gilmour senior to put a cutwater and figurehead on the ship he commanded. Mr. Gilmour's reply was short and to the point: 'It's a figurehead on the poop I want.'

Mr. John Wood, shipbuilder, purchased a mast piece from P., G. & Co., but in the dressing it was found to be rotten, so Mr. Wood demanded a reduction of the price, but Mr. Gilmour replied: 'Your eye was your merchant, had you found a diamond in it you would not have brought it to me.'

In 1874 I saw a quantity of teak timber in the West India Dock, London, marked *Ann Rankin*. Captain John McArthur who was Master of the *A. R.* on that voyage, told me that he brought that timber home a great many years previous to that date.

No doubt you are aware that John Laird & Sons were P., G. & Co.'s agents at Port Glasgow from the time they (P., G. & Co.) commenced business until they retired. J. L. & S. not only acted as their agents, but took charge of and measured all their imports. They were also joiners, block-makers, and blacksmiths, and as such did all the necessary repairs to the ships in these branches, and further provided all the outfit in these departments for the new ships built at Quebec, including the iron knees, breasthooks, etc. etc.

I knew Mr. Allan Gilmour senior by sight only. He was a man over the average height, strong and muscular,

bronze complexion, carried his head well forward, with a purpose and determination in his looks. He took long steps and walked quick.

I now occupy J. Laird & Sons' old office, and am writing this in the room where Mr. Allan Gilmour transacted his business when in Port Glasgow.

ROBERT DAVIE.

Port Glasgow,
30th December, 1909.

(Written in his 83rd year—a fine bold hand).

APPENDIX VII

TYPE OF LETTERS TO SHIP CAPTAINS IN 1838.

Glasgow,
30th March, 1838.

Captain John Craig,
Sir,

In consequence of a quantity of contraband goods having been found on board of several of our ships, we deem it necessary to alter and amend the condition of our former agreement for sailing our ships, which in future shall be as follows :—

You engage for our safety as owners, as well as your own safety as shipmaster and commander, to use the greatest vigilance in your power, as also in the most particular manner to instruct your mate and all other officers to prevent the possibility of any contraband goods, even to the value of sixpence worth, being put on board of your ship for the purpose of smuggling, and that you will not allow any traffick whatever to be carried on, on board of your ship under the penalty of

forfeiting your wages and allowances as aforementioned. Your wages to be at the rate of eighty-four pounds p. annum from and after this date—say £7 p. month. A puncheon of rum to be allowed as stores for each voyage, and ten pounds each voyage for furnishing your cabin ; with forty pounds additional provided you accomplish your two voyages within the season, that is to say, before the first day of the following year, and also provided you do not allow any contraband goods, or any traffick of any kind on board of your ship. So that if you do not arrive at your discharging port the second voyage before the first of January next following, or if you allow any contraband goods or any traffick whatever to be carried on on board of your ship, you cannot demand the allowance of £40, but to be satisfied with what under the circumstances of the case, we may think proper to give even although no part of said £40 should be allowed you. We have also occasionally found it unpleasant at settling accounts to be obliged to make deductions from the charges made in some of our ships' books. You know that the furnishing of the cabin and upholding the cabin materials are done by you for the allowance of ten pounds per voyage ; and that no board wages are to be allowed you at whatever port you may go to discharge, and as a puncheon of rum is allowed for each voyage, we allow no farther charge to be made for spirits whatever length of voyage you may have. We also allow you to take a passenger or two in the cabin by giving the ship credit for £8 for each ; but should you take any passengers on board without putting the same to the credit of the ship in the ship's book, we in that case charge you £20 for each passenger at the settlement. We state these circumstances that nothing may appear in the ship's book that may require to be deducted at settling accounts. We have also taken a particular note of the quantity your ship should stow, and every expence that should be incurred in navigating your vessel ; and by your increasing the stowage and diminishing the expences and every charge that is possible, and having your vessel in such good order in the fall that she can be fitted out very

moderately next spring, you shall receive from us every encouragement, and we hope to be able to continue to you the foresaid wages and allowances, although we understand and have been informed by many of the Captains of timber ships in the neighbourhood of Whitby and Shields that they are not paid more than from £7 to £8 p. month, and that only while they are at sea and discharging their ships, without any additional allowances whatever. We, however, by no means grudge the extra wages and allowances we give our Ship Masters while they do their duty. If you agree to sail the ship *Faside* agreeably to the before-mentioned terms and stipulations please say so.

We are, Sir,

Your most obedient servants,

POLLOK, GILMOUR & Co.

APPENDIX VIII

PARTICULARS OF WAR SERVICE OF THOSE WHO JOINED UP FROM OUR SMALL STAFF (PARTNERS INCLUDED).

CAPTAIN ROBERT RANKIN, A.S.C.

Particulars of Service :

Enlisted as a Private in Public Schools Brigade (2nd Platoon, "C" Company, 18th Battalion, 18th Royal Fusiliers), 15th September, 1914. Lance Corporal ditto, April, 1915. Corporal, ditto, June, 1915. Lieutenant, Army Service Corps, 31st August, 1915. Lieutenant, S. R. D., Deptford, 5th September, 1915. Lieutenant, H. T. D., Blackheath, Ranger's House, 18th October, 1915. Lieutenant, B. E. F., France, 10th November, 1915. Lieutenant, 1st Reserve Park, 15th

November, 1915. Lieutenant, 1st Indian Cavalry Reserve Park, now 4th Cavalry Division, Reserve Park, Sialkote Brigade, 18th May, 1916. Captain, ditto, 1st April, 1917. Invalided, December, 1917. Re-joined, Transport Officer, Napier Lines, Colchester, April, 1918. Cannock Chase, R.A.S.C., 240th H.T. Co., Brocton Camp, June, 1918. Demobilized, January, 1919.

CAPTAIN JAMES S. RANKIN.

M.P., Toxteth Division of Liverpool.

Particulars of Service :

Joined as Private in the R.A.M.C., in the last week of August, 1914, and served with it until the end of February, 1915. Draughted unexpectedly with his Platoon into Hospital orderly work, with no apparent prospect of getting to France. Applied for Commission and was granted one in the R.F.A., in February, 1915. Trained at St. Annes-on-Sea, Grantham, and Salisbury Plain. Went to France early in November, 1915, as Captain in charge of the Ammunition Column of the 150th Brigade, County Palatine Division. Served in the Somme area till May, 1916. Owing to breakdown in health, home for some months on sick leave. Later on Home service at Catterick and Ripon, and after further training went with the 386th Battery, R.F.A., to Mesopotamia, sailing in June, 1917, and landing at Basra on the 22nd August, 1917. Proceeded with his battery to a desert camp about 150 miles N.E. of Baghdad—towards the Persian border. Though still attached to his battery he was offered and accepted a District Sub-Directorship with the Director of Local Resources, a scheme originally arranged by General Maude for utilising the great possibilities of the country. He had been working on this from March till September, 1918, when he went to Persia on a special mission. Left Kermanshap, Persia, late September,

1918, for Baghdad, and at a later date was granted leave to resume his Parliamentary duties, arriving in England, January 26th, 1919, and was shortly after demobilized.

CAPTAIN T. E. ROME, M.C.

1/6th (Rifles) K.L.R.

Particulars of Service :

Joined 6th K.L.R. as Rifleman, September 4th, 1914. Commissioned, 28th October, 1914. Sent to 1/6th K.L.R., at Canterbury. Trained there until sent out to France, February 21st. Unit at Ypres. Occupied trenches at the Bluff, Hill 60. Sanctuary Wood. Wounded during Hill 60 Battle (start of 2nd Ypres battle) 21st April, 1915. Home Service Upstreet, 2/6th K.L.R., July, 1915, and 3/6th K.L.R., Blackpool. Re-joined B.E.F., February, 3rd, 1916, 55th Division at Wailly, South Arras. Marched down to Somme. Captain, September 9th, 1916. Left Somme, September 30th, trained up to Ypres, took over Railway Wood section, front line. July offensive, 1917. September offensive. Awarded M.C. Taken out of line, and put in quiet Sector, Cambrai front, October, 1917. German offensive, November 29th. Division badly cut up. Rest billets. Re-organising unit until February, 1918. La Bassée, wounded during start of German final offensive, April 9th. Returned England, April 27th. Home service, 52nd K.L.R. (Young Soldiers' Training Battalion), Kimmel Park and Crowborough. Joined 5th Battalion K.L.R., 30th November, 1918. Discharged from Army, 1st April, 1919.

SERGEANT E. C. COLLEY.

Particulars of Service :

Joined 18th Service Battalion K.L.R., 1st September, 1914, as Private. Trained at Hooton Park, Knowsley Park,

Grantham, and Salisbury Plain. Went to France, 7th November, 1915. In line, December, at Gommecourt. January, 1916, Division on Somme. July, Somme offensive. August, in line at Givenchy. October, on Somme again. Attacking at Flers. November, Arras front. April, 1917, Arras offensive. May, at Zillebeke sector, Ypres. July 31st, third battle of Ypres. September, in line at Wyschaete. November, Paschaendale sector. January, 1918, Division transferred to St. Quentin front. March 21st, proceeded on leave 24 hours before the German offensive commenced. April, returned to remains of unit, in line at Kemmel Hill. End May, Division broken up and sent down to Etaples. Heavily bombed by Huns whilst there. June, joined 1/6th K.L.R., in line at Givenchy. July, wounded, sent down line. Early September rejoined Battalion. September 21st attacking by La Bassée. October onwards, open warfare. In action until Armistice signed. December, at small village near Ath, in France. January, Division marched to Uccle, near Brussels. March, 1919, proceeded home to be demobilized.

The Late LIEUTENANT BENJAMIN MOLYNEAUX,
3rd Cheshire Regiment.
(Of Broad Green.)

Particulars of Service :

Enlisted in the army in September, 1914, joining the 6th Battalion King's Liverpool Regiment. He volunteered forthwith for active service, but being only 18 years of age at the time, was not sent overseas until June, 1915. After twelve months' service with the Expeditionary Force, he returned to England to obtain his Commission in the Cheshire Regiment. He was back in France in January, 1917, with the 11th Battalion of that Regiment, and was seriously wounded at Messines in June the same year, and invalided home. He again returned to France in August, 1918, and joined the 9th

Battalion of his regiment, and was appointed Scout and Intelligence Officer. On the 4th November, whilst visiting the front line at Jenlain, near Valenciennes, with his Sergeant and Corporal, he was mortally wounded by a shell, and carried to the Regimental Aid Post, where he was detained the night, as he was too ill to be moved. The following day he was sent to the Casualty Clearing Station at Awoingt, near Cambrai, but died in the early morning of the 8th November.

The following letter was received from Lieut.-Col. King, 9th Cheshire Regiment :—

‘ Dear Mrs. Molyneaux,

I fear that nothing I can say will help you in your sorrow, but you will at least be very proud to know of the splendid work done by your son before he was wounded.

He had been carefully chosen for the very difficult and responsible post of Scout Officer to the Battalion.

During attacks on the 3rd and 4th November his work was really magnificent. He continually visited the leading line, getting information and bringing it back, under the most intense rifle, machine-gun, and shell fire.

He was absolutely fearless and regardless of his own life.

I can assure you that he was directly responsible for much of the success of his Battalion in this last battle of the war.

None of us will ever forget his fine courage and example.

I can only convey to you the very deep sympathy of myself and my brother officers.

Yours very sincerely,

(Signed) C. A. KING,

Lieut.-Col. 9th Cheshire Regiment.’

APPENDIX IX

MEMORABILIA

- 1804.....Concern of Pollok, Gilmour & Co. established in Glasgow. Partners : John and Arthur Pollok and Allan Gilmour, of Eaglesham.
- 1819.....Allan Gilmour and Robert Rankin sailed from the Clyde to Miramichi.
- 1838.....Allan Gilmour (of Eaglesham) retired, and Allan Gilmour (his nephew) became a partner in P., G. & Co.
Concern of Rankin, Gilmour & Co. established in Liverpool. Principal : Robert Rankin.
- 1839 Sept.Wm. Strang joined staff. Staff : Wm. Strang, Geo. Hoghton.
- 1844.....Thomas Hill entered office. Died 1860.
- 1845.....Robert Rankin junior, and Alex. Rankin came from New Brunswick to the Clyde in the *Coverdale*.
- 1847 Feb. 14...Chas. Hill entered office.
June 23...Robert Rankin junior entered office.
- 1852.....John and Arthur Pollok retired from the firm of P., G. & Co.
- 1853.....Wm. Strang established concern of Gilmour, Rankin, Strang & Co., in London.
- 1854.....Geo. Hoghton came home permanently from New Orleans.
Jas. A. Bryson became a partner in the firm of Hoghton, Rankin & Co., New Orleans.
John Rankin came from Woodstock, N.B., to the Clyde, in the *Actaeon*.
- 1860.....Alex. Farrel entered office. Left 19th May, 1880.
- 1861 July 1...Robert Rankin junior, Geo. Hoghton, and Geo. Sheriff became partners.

- 1861.....Concern of Hoghton, Rankin & Co. dissolved.
 Sept. 1...John Rankin entered office (16½ years old).
- 1862.....Robert Rankin junior married Miss Currie.
- 1863 July 1...Miss Rankin married David MacIver.
- 1865 „ 1...James Rankin (born 17th November, 1842)
 married Miss Bushell.
- 1866 Dec.Geo. W. Hoghton finally left the concern.
- 1867 Nov. 8 ...Duncan Gibb died.
- 1868.....John Gilmour (afterwards Sir John Gilmour)
 son of Allan Gilmour, went to New Orleans with
 J. A. Bryson.
- 1869 Aug.Mrs. David MacIver died.
 Robert Rankin retired from all the Canadian
 concerns.
 Jas. A. Bryson established on his own account
 in New Orleans.
- 1870 June 3...Robert Rankin died at Bromborough.
 Dec. 31...The concerns of Ferguson, Rankin & Co.,
 Gilmour, Rankin & Co., and Robert Rankin
 & Co. ceased connection with P., G. & Co.,
 R., G. & Co., and G. R., S., & Co., from which
 date also Allan Gilmour (of Glasgow) retired
 from all the firms.
- 1871 Jan. 1...John Rankin became a partner.
 Aug.Alex. Rankin entered the office. Left 30th
 September, 1886 ; died 17th July, 1892.
- 1872 Dec.Wm. Alexander left Liverpool office to join
 the London office.
- 1873 AprilMrs. Rankin finally left Bromborough for
 Bournemouth.
 Dec. 31...Pollok, Gilmour & Co. dissolved, and Geo.
 Sheriff retired.
- 1874 { Mar. to } John Rankin went to New Orleans and through
 { Aug. ... } the States and Canada.
 Dec. 31...Wm. Jaffray left the staff to join that of
 David MacIver.

- 1875.....Mrs. Rankin (of Bromborough) died at Bourne-
mouth.
- Sept. 1...John Rankin married Helen Margaret, daughter
of James Jack.
- Sept. 9...Francis Ferguson (of St. John) died.
-John Gilmour (of Quebec) died.
- 1876 Jan. 14...G. W. Hoghton died in London.
- 1877 { July to { Chas. Hill went to New Brunswick, etc.
 { Oct. ... {
- Dec. 31...Allan Gilmour (of Glasgow) retired from the
Canadian concerns, and Allan Gilmour (of
Quebec), John Gilmour, David Gilmour, John
David Gilmour, and Peter McNaughton con-
stituted the new partnership.
- 1878 { July to { Chas. Hill again went to New Brunswick.
 { Sept. ... {
- 1879 { April to { Chas. Hill again went to New Brunswick.
 { August {
- July 17...Mrs. John Gilmour (of Quebec) died.
- 1880 Jan. 28...Mrs. James Douglas died, aged 90.
- Feb.Launched our first steamer, the *Saint Albans*.
- May 19...Alex. Farrell left the staff. (Entered in 1860).
- Aug. 16...Walter Lewin joined the staff. (Left 31st
January, 1887).
- Sept. 2...Mrs. Rankin senior (of Northampton) died.
- Sept. 10...James Jarvie died.
- 1881 Jan. 6...J. W. Irvine joined the staff. (Left, April,
1884).
- May 18...Wm. Bridge joined the staff. (Died, 9th April,
1898).
- June 5...Thos. Aitkin joined the staff. (Left, October,
1895).
- 1882 Sept. 12...Gordon Kennedy joined the staff. (Left, April,
1885).
- John S. Rankin joined the staff. (Left, Sept-
ember, 1883).

- 1884.....John S. Rankin sailed for India.
 May 22...Wm. Bridge sailed in *Saint Ronans* for New York, to recruit.
 Nov. 18...Allan Gilmour (of Glasgow) died, aged 79.
- 1885 April 9...Alex. Rankin and Miss Agnes Jack married.
- 1886 Sept. 2...Alex. Rankin came back from Buxton ?
 Oct. 2...Jas. Nicoll died at Newcastle-on-Tyne.
 Oct. 19...Alex. Rankin sailed in *Lake Huron* for Montreal.
 Died, 17th June, 1891.
 Nov. 17...T. F. Harrison joined staff. Became partner 1 January, 1898.
- 1887 Jan. 17...Harry Jones joined staff.
 Sept.Captain Davey became Marine Superintendent.
 Originally joined the service in 1861, in the ship *Arthur*.
 Oct. 12...R. McCulloch joined staff.
- 1889 Dec.Concern of Gilmour, Rankin, Strang & Co., in London, closed. Mr. Strang retired.
- 1890 April 16...John Rankin went to New York, &c.
- 1893.....Donald Kennedy died.
- 1894 Feb.J. Reid became Superintendent Engineer, Mr. Bremner, who joined March, 1886, then leaving.
 MayJ. Williams joined the staff.
- 1896 April 7...Robt. Rankin junior (son of John Rankin) joined the staff.
 May 4...W. Hadley joined staff.
- 1897.....John Gilmour created a Baronet.
- 1898 Jan. 20...Robt. Rankin (of Fulwood) died.
 May 23...F. W. Place joined staff.
 Oct. 31...A. Young joined staff.
 James Rankin created a Baronet.
- 1903 Sept. 1...Robt. Rankin, son of Sir James Rankin, joined staff.
- 1905 AprilCaptain Pugh appointed Assistant Marine Superintendent.

- 1906 Jan. 1...The firm of Rankin, Gilmour & Company was converted into Rankin, Gilmour & Company, Limited. John Rankin, Chairman.
House flag altered from P., G. to R., G.
- Feb. 14...James S. Rankin, son of John Rankin, joined staff. Left, January, 1909.
- 1907 Feb. 14...Charles Hill resigned his position in the office. (Joined staff, 1847).

In continuation of the foregoing we add:—

- July 17...Robert Rankin (eldest son of John Rankin) married Miss Baker.
- Oct. 18...Robert Rankin's 30th birthday.
- Dec. 3...Captain Davey died. Joined the service in 1861, on ship *Arthur*, and was appointed Superintendent in 1887.
- 1908 Jan. 1...Captain Pugh appointed Superintendent.
Captain McPherson appointed Assistant Superintendent.
- Aug.Charles Hill died (61 years in office), aged 75.
- 1909 Jan.James S. Rankin left office. Joined 1906.
- June 1...E. Colley joined staff.
- Aug.Mr. Harrison's daughter, Lottie, married.
- Sept.John Rankin went to Canada.
- 1910.....John Rankin, High Sheriff of Westmorland.
- Sept. 1...John Rankin entered his 50th year of business in the firm, and celebrated the occasion by making presentations to all employees with over ten years' service.
- Nov.James S. Rankin elected City Councillor of Sefton Park East, Liverpool.
- 1911 Sept. 1...John Rankin completed his 50th year in the office. His partners (T. F. Harrison and Robert Rankin) presented him with a silver model of the firm's first ship, *Saint Mungo*. The Staff, Captains, Officers, and Engineers presented him with a casket and address.

- 1911 Sept. 2...Corise Helen Margaret Rankin, daughter of Robert Rankin, born.
 Oct. 7...David Jardine died, aged 85.
 Oct. 12...Mr. Harrison's daughter, Elizabeth, married.
 Nov.Mr. Harrison's son died at Savannah.
- 1912 Feb.Mr. Robert Rankin went to Colombo.
 Feb.Mr. Harrison went to Egypt.
 June 7...Captain Fitzgerald died.
 Sept. 4...T. Rome joined staff.
 Dec.Mr. John Rankin went to Australia.
 Dec. 30...B. Molyneaux joined staff.
- 1913.....Very good year for shipping.
- 1914 Jan. 1...John Rankin gave the M.M.S.A. £10,000, to establish annuities for Captains of the Mercantile Marine.
 May 3...Cecile Elizabeth Florence Rankin, daughter of Robert Rankin, born.
 MayJohn Rankin took members of M. D. & H. B., and others, in the SS. *Magic* for a visit to Continental ports.
 August ...The Great War.
 Sept.Mr. Robert Rankin joined Royal Fusiliers (Public Schools Battalion). Received Commission August, 1915, in the A.S.C.
 E. Colley joined "Pals." Rome and Molyneaux joined the Territorials.
 Miss Arnott joined staff.
 Wm. Boase joined staff (temporary).
 James S. Rankin joined London Territorials, R.A.M.C. Received Commission R.F.A.
- 1915 April 17...Sir James Rankin, Brynwyn, died. Aged 73.
 Nov. 4...J. Williams joined Army "Derby," placed in reserve. Called up twice and rejected.
 Nov. 5...A. Young joined Army "Derby," placed in reserve. Called up twice and rejected.
 Nov. 19...Wm. Boase joined army.

- 1916 April.....Captain Shrine retired after 32 years' service.
 Dec.*Saint Ursula* sunk in Mediterranean.
 Dec. 12...*Saint Theodore* captured by Germans.
- 1917 Sept. 19...*Saint Ronald* sunk by torpedo.
 Dec.Twelve steamers sold to T. & J. Harrison ;
 they taking over Captains, Officers, and
 Engineers. Copy of report in " Journal of
 Commerce." Gratuities given to Captains,
 Officers, and Engineers.
- 1918 Feb. 7...British & Foreign SS. Co., Ltd. went into
 voluntary liquidation.
 March ...F. Harding joined staff. Left, 1919.
 April 17...Walter Hadley left staff.
 May 16...A. Young left staff, to join staff of T. & J.
 Harrison.
 Oct.Captain Pugh, overlooker, retired.
 Nov. 4...B. Molyneaux wounded (second time).
 Nov. 8...B. Molyneaux died in France.
 Dec.James S. Rankin returned to Parliament
 unopposed as Member for East Toxteth.
- 1919 Jan. 1.. Messrs. H. Jones, R. McCulloch, and F. W.
 Place appointed Directors.
 Jan. 1...The new Company, " The Saint Line, Ltd.,"
 started with three steamers, *Saint Michael*,
 Saint Patrick, *Saint Stephen*.
 Feb.Mrs. Harrison died.
 Feb.Captains Robert and James S. Rankin
 demobilized from army.
 Feb.Mr. and Mrs. Robert Rankin went to West
 Coast, South America.
 Mar. 12...E. Colley returned to office after demobilization
 from Army.
 March ...R. Owen joined staff.
 AprilT. E. Rome returned to office after discharge
 from army.

- 1919 June 19...Captain McPherson died, aged 66. 53 years
in the service.
Aug.Miss Arnott left staff.
Aug.Miss Whittow joined staff.
- 1920 Jan.R. McCulloch left the firm.
Jan.T. E. Rome left, and joined staff of Campbell
and Co., London.
March ...A. Young re-joined staff.
March ...Mr. Harrison made an Associate of the Institute
of Naval Architects.
March ...Mr. Harrison went to Jamaica.
MayCaptain Robert Rankin, son of John Rankin,
purchased Broughton Tower, Broughton-in-
Furness.
JuneJohn Rankin, J.P., received the Honorary
Degree of Doctor of Laws from the Liverpool
University.
JulySir John Gilmour died on the 21st. Aged 75.
Sept.Miss Whittow left staff.

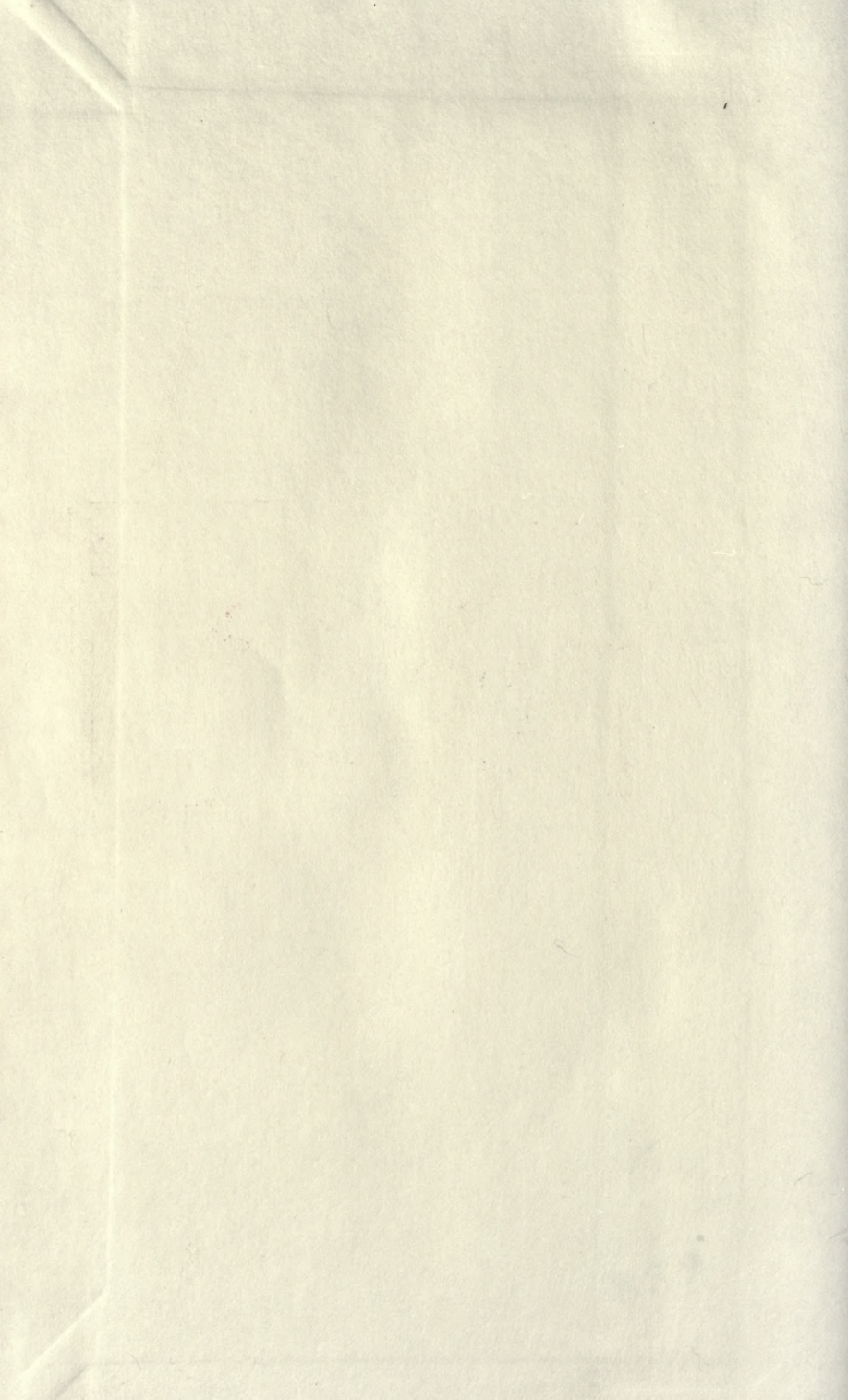
LIVERPOOL :

LEE & NIGHTINGALE, PRINTERS, NORTH JOHN STREET.

—
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